



FARMERS MARKET ACCESS PROJECT

Expanding Nutrition Assistance
Programs at Washington
Farmers Markets

A report by:
Farmers Market Access Project
Advisory Committee

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FARMERS MARKET ACCESS PROJECT

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EXECUTIVE SUMMARY

This report describes the Farmers Market Access Project (the Project), funded by Public Health–Seattle & King County and the US Department of Health and Human Services’ Communities Putting Prevention to Work initiative. The Project helped expand the ability of low-income shoppers in south Seattle and south King County communities to use their federal nutrition assistance benefits at the nine farmers markets in this area. Based on previous projects in Washington State and around the country, the Project expected this work to also benefit area markets and farmers by increasing the number of shoppers at the markets and the total sales to farmers. In addition, the project assumed low-income shoppers would purchase more healthy food. This result would support the public health goal to promote healthy eating and active living as a strategy to reduce disparities in chronic obesity and disease in this region of King County.

The Project was coordinated by King County’s Agriculture Program with an advisory committee representing: Public Health–Seattle & King County; the Departments of Health and of Social and Health Services; nonprofits working with low-income communities; and farmers, farmers markets, small business, and funders. Using a multilevel strategy, the project worked to effect systems change at the local level with clients and staff at community clinics and with farmers selling at the nine area farmers markets; at the community level via targeted outreach and messaging; and at the state level by promoting policy change.

Based on the project’s initial success, Public Health–Seattle & King County provided additional funding in 2012 to evaluate the role of technology in helping farmers successfully sell to shoppers who use electronic cards, whether credit/debit cards or nutrition assistance benefit cards. (See the glossary in Appendix A for a summary of the federal nutrition assistance programs.)

Project Accomplishments

The Project’s strategy was to help farmers markets and vendors develop the capacity to accept Basic Food electronic benefit transfer (EBT) cards and WIC Nutrition Program fruit and vegetable checks (in addition to WIC Farmers Market checks); to educate WIC participants about these new services at farmers markets and pro-

mote the services within the community; and to adapt state WIC policy. During 2011, the Project accomplished the following:

- Three additional farmers markets began accepting Basic Food EBT cards. Prior to the Project only three of the nine markets in the project region accepted Basic Food EBT cards. All six markets experienced an increase in Basic Food sales in 2011. In 2012, all six markets continue to use the card reading technology they received as part of the Project and are seeing increased sales.
- Fourteen vendors and two nonprofit farming groups started accepting credit/debit cards and Basic Food EBT cards directly in their farmers market vendor booths. Only one farmer was certified to accept Basic Food benefits prior to the project. Most farmers saw increased sales as a result of having the technology directly in their booth, and 75% reported they would continue using this or other card-reading technology in 2012.
- Thirty-eight farmers selling fruits and vegetables at farmers markets were trained and certified to accept monthly WIC Nutrition Program fruit and vegetable checks. Prior to this project only grocery and food stores were certified to accept this benefit. Use of the WIC Nutrition Program checks at the farmers markets was very small, however. Only 25 of the farmers redeemed checks.
- Farmers market managers from the nine markets and WIC staff from six clinics met twice to build relationships and discuss the Project’s impact on their work. All staff and managers reported they appreciated the opportunity to meet and made plans to continue working together.
- Thirteen pre- and post-Project focus groups were held with 91 WIC clients participating.
- The Washington State Department of Health (DOH) adapted the rules for WIC Nutrition Program fruit and vegetable checks to allow farmers to be certified to participate. DOH also conducted seven training sessions to educate farmers about this new option.

- Education about Basic Food benefits and technology was provided to nearly 115 vendors at nine meetings and individual sessions at each of the nine farmers markets.
- A suite of educational materials was developed, including a rack card translated into five languages, a brochure translated into Spanish, farm booth signage, and posters for WIC clinics. The Project also featured radio spots in Spanish, interviews on Spanish-language radio, Spanish-language newspaper ads, interviews on Somali TV, a Somali language video, and community outreach at farmers markets and local nonprofits.
- In surveys and focus groups, low-income shoppers, farmers market managers, WIC staff, and vendors all demonstrated interest in and appreciation for the Project. Low-income shoppers reported interest in shopping at farmers markets; vendors underscored the importance of making their food available to low-income shoppers; WIC staff reported renewed interest in farmers markets as a good location for their clients to purchase healthy food; and farmers market managers reported new interest in working with WIC staff and community partners to reach new shoppers.
- Education, training, and assistance must be conducted during the winter season when farmers and farmers market managers have more flexible schedules.
- Creating change requires trusting relationships. The relationships among the advisory committee members were essential to the Project's success. Almost all members had a history of successfully working together. This made it much easier to develop local strategies with WIC clinics to implement the WIC service changes. WIC staff and farmers market managers also saw relationships develop over time through the efforts of the advisory committee.
- Multiyear funding and organizational support is especially critical for complex work that spans growing seasons, different state and federal fiscal years, and the changing policy and technology environment. Each group in a project such as this, (e.g. farmers, market managers, and WIC staff), needs support as they develop new procedures, activities, and education so that the changes become institutionalized and part of the normal course of business. To provide this support, a coordinating organization with substantial time, funding, and staffing is needed.

Lessons Learned

Important lessons learned from the Project include the following:

- Technology is changing rapidly. Vendors and farmers market managers require access to reliable and current information that addresses their special needs in order to make informed decisions about incorporating technology into their businesses.
- Confusion surrounding various federal nutrition assistance programs and how they operate remains high. Agency staff, market managers, vendors, and nonprofits working with low-income communities all had basic questions about how different programs worked and which foods were eligible. Basic training about each program must be offered so that all participants and stakeholders have a fundamental understanding of how programs impact their role in the Project.
- Having a well-recognized brand identity makes it easier to develop marketing, outreach and educational materials with consistent wording.
- Many vendors are already successfully using smart phone app technology to accept credit/debit cards. The Project's foundational research shows that these vendors are interested in expanding this technology to accept nutrition assistance benefits, as well.
- As a group, vendors need a great deal of support. Many vendors in this Project did not view paperwork as integral to their business and would have been unlikely to complete the application forms and contracts required to accept nutrition benefits and credit/debit without attending a workshop where the work could be completed.
- Simplifying the certification or authorization forms to create a single application for all nutrition assistance programs would help reduce barriers to vendors accepting nutrition benefits and likely increase participation.
- Continued outreach to nutrition assistance beneficiaries and their providers is important to ensure potential shoppers are aware of opportunities at markets. Outreach methods must be effectively targeted so they are meaningful to the audience, are timed to correspond to the meeting and communication cycle of the WIC clinic, and are repeated throughout the season.

- To ensure that nutrition assistance benefits can be used at farmers markets and that federal and state policy decisions incorporate the needs of vendors, farmers markets, and low-income shoppers, a larger organization is needed to connect diverse interests and prioritize this work.

Project Recommendations

The conclusion of this report details a series of recommendations—based on the Farmers Market Access Project experience—to help ensure the long-term ability of all Washington residents to shop at farmers markets. A summary of these recommendations follows:

- Create a statewide network that represents critical organizations and interests (e.g., vendors, farmers markets, state and local public agencies, social service providers who work with low-income communities) to promote low-income shoppers' access to farmers markets.
- Support public policies (including budgets) that promote low-income shoppers' access to farmers markets through nutrition assistance benefits.
- Encourage the availability to farmers and farmers markets of flexible, efficient technology options for serving low-income shoppers with nutrition assistance benefits.
- Encourage a variety of pilot projects to expand use of and familiarity with the options available to markets and vendors.
- Engage stakeholders in diverse sectors (e.g. business, marketing, nonprofit providers) to ensure that technical assistance, training, marketing, outreach, and policy priorities are effective in meeting the needs of farmers, farmers markets, and low-income shoppers.
- Provide training and technical assistance tools to ensure that farmers and farmers market can be certified and ready to accept nutrition assistance benefits, and that social service providers serving low-income communities know how nutrition assistance programs work at farmers markets.
- Support marketing and outreach efforts directed to low-income communities that make it clear how and where one can use nutrition assistance benefits such as Basic Food EBT cards, Farmers Market Nutrition Programs for Seniors and for WIC participants, and—one day—WIC Nutrition Program fruit and vegetable benefits as well.

Project Update

The key recommendation to continue the work of this Project is to formally create a statewide network that will prioritize low-income shoppers' access to farmers markets. As of this writing a number of steps have been taken which will allow this work to continue:

- Identify a home for the network. The board of the Washington State Farmers Market Association (WSFMA) and the Advisory Committee have met for the past three months to discuss a transition. The WSFMA board has agreed to house this new partnership.
- Secure funding to support the work of the network. The WSFMA was awarded funds through the USDA Farmers Market Promotion Program to fund a statewide partnership in 2012-2014. This will offer WSFMA the opportunity to work with its partners and develop a workplan that supports the vision of this report.
- Identify partner organizations that will support the ongoing activities of this network. The organizations represented on the Project's Advisory Committee will continue to work with WSFMA on an ongoing basis.
- Encourage a variety of pilot projects. WSFMA is working with the Wenatchee Farmers Market to develop a pilot project giving market farmers and food vendors iPhones or iPods with SNAP apps to process EBT cards at their market booths in 2013.

SECTION 1: FARMERS MARKET ACCESS PROJECT

The goal of the Farmers Market Access Project (the Project) has been to identify innovative practices, policy opportunities, and emerging technology that will increase low-income shoppers' ability to purchase healthy, local food at local farmers markets. Farmers markets face unique challenges that are different from traditional food retailers—appropriate technology solutions are likely to include wireless machines, smart phones, tablets, mobile apps, and other non-hardware solutions that aren't needed by traditional grocery stores. Due to a variety of issues (e.g., seasonal nature, multiple missions to serve both farmers and community, lack of infrastructure geared to small-scale food distribution, chronic underfunding), many farmers and farmers market managers need additional assistance and training to develop the skills and knowledge base needed to strengthen their sales and business operations and respond to changes in the marketplace (Kinney, K. (2010, February) King County Department of Natural Resources and Parks, Water and Land Resources Division. Farmers Market Report). In addition, policy and technology changes that make it easier for vendors to accept nutrition assistance benefits could help low-income shoppers better access farmers markets.

Washington State has been a leader in the sustainable food and anti-hunger movements for more than a decade, offering examples of successful efforts to increase low-income shoppers' access to the state's vibrant farmers markets (Faith Action Network, 2012; WA Sustainable Food and Farm Network, 2012; Got Green?, 2012; Bollen et al, 2010; WA DSHS, 2009). Yet many of these experiments, as well as similar efforts across the country, have been short-lived, whether undercut by lack of sustainable funding or staffing, at risk of elimination in state budget cuts, or because of leadership burnout at the local level. Even the most successful efforts tend to survive on sheer determination and in relative obscurity, in part because they have limited opportunities to share information and learn from each other.

The Project has looked to experiences in other states and in previous projects in Washington. Most notable were two Washington State projects: the Local Farms—Healthy Kids Act, passed by the state legislature in 2008, which provided money to the Washington State Farmers Market Association (WSFMA) to work with 20 farmers markets to accept Basic Food electronic benefit transfer (EBT) cards;

and the 2011 Washington State University (WSU) Farmers Market Wireless Technology Project (Ordonez, 2011), which worked with 17 farmers markets to get the technology necessary to accept credit/debit and EBT cards. Successful projects share some common factors:

- A central facilitator with expertise, who coordinates activities and provides support services, technical assistance, training, and education
- Strong partners who are actively engaged
- Multi-year funding that covers overhead costs that can sustain the effort while programs get established
- Creative, culturally appropriate, and effective outreach

Local vendors, farmers markets, and service providers who work with low-income communities can have a significant impact in their communities when they share resources and networking expertise. In 2008, New York City farmers markets' EBT sales increased by 33% one week after a New York City Human Resource Administration's mailing that notified all Supplemental Nutrition Assistance Program (SNAP, called Basic Food in Washington State) participants that their local farmers market accepted EBT cards (Grow NYC, 2010).

History of EBT Cards & WIC Checks in Farmers Markets

In the early 1990s, low-income shoppers nationally could—and did—easily spend their SNAP benefits at farmers markets. In 1993, 643 farmers markets across the United States redeemed a total of \$9.3 million in SNAP sales. Starting in 1996, the USDA's Food and Nutrition Service (FNS), which manages the federal nutrition programs, required states to convert all SNAP benefits from paper coupons to EBT cards. Few farmers markets have the on-site electricity and telephone lines needed to process EBT cards; by 2004, the total number of SNAP authorized markets fell to 289 and SNAP sales slid to \$2.7 million dollars (USDA, 2010). Due to coordinated efforts, these numbers are starting to rise. In 2011, total SNAP EBT redemption at 1,776 farmers markets rose to \$11,725,316, a milestone in finally surpassing 1993 SNAP redemptions. National SNAP redemptions in 2011 increased by 55% at farmers markets, at the same time overall SNAP redemption increased by 11% (Roper, 2012).

However, it is important to note that the average annual redemption per farmers market in 1993 was \$14,463, versus \$6,602 per farmers market in 2011. This data highlights farmers markets' potential to increase their total SNAP redemptions to rebuild to the same averages as in 1993.

New point-of-sale (POS) wireless terminal technology eventually made it easier for more farmers markets to process SNAP EBT cards as well as credit/debit cards. The ability to accept credit/debit cards significantly increased sales, but at an increased cost due to fees. Some farmers markets assessed a special fee to vendors to help offset the overhead costs associated with the new wireless terminal technology. This type of cost-sharing agreement can make it more economically feasible for farmers markets to use this technology (Briggs, 2010).

The 2010 Healthy, Hunger-Free Kids Act requires states to move WIC Nutrition Program benefits from paper coupons to an EBT system by 2020. The Washington State WIC Nutrition program is actively engaged with USDA in a planning process to bring WIC EBT to Washington. Meanwhile, technology for accepting EBT and credit/debit cards continues to advance. To help the farmers market community stay abreast of new developments, this feasibility report outlines nutrition assistance benefits approved for use at farmers markets, technology for processing benefit payments, and guidance for choosing a business solution depending on the specifics of the market.

Purpose of this Report

This feasibility report illustrates how partnerships among farmers markets, community organizations, and government agencies can improve low-income shoppers' access to farmers markets and simultaneously improve the profitability of farmers markets and participating farmers. To increase access, farmers markets will be required to adopt new technology and expand local partnerships. Significant changes in state systems and policies will be needed. This report provides an overview of technology considerations, as well as examples of how partnerships play a role in effective outreach and marketing to low-income shoppers.

Beyond the economic benefits, increasing access to farmers markets for all Washingtonians, including low-income residents, is an important goal statewide. U.S. Department of Health and Human Services' Healthy People 2020 goals and corresponding Washington State Nutrition & Physical Activity goals specifically address the need to increase the fruit and vegetable consumption, to decrease

rates of overweight and obesity, to increase physical activity, and to improve environmental health (U.S. Dept. of Health and Human Services, 2010; Washington State Department of Health, 2003). Lack of access to healthy food is related to poor health outcomes (Yale Rudd Center, 2008) and there is particular public interest in eliminating the health disparities that exist between low-income and higher-income Washington residents, as well as between white people and people of color (WA DOH, 2012). In order to successfully address these issues, a coordinated effort is needed to bring together stakeholders at multiple levels—from the state to the local level.

Success means finding a variety of technology options that will allow farmers markets to accept multiple payment methods, while ensuring that shoppers at all income levels have a positive experience using their preferred payment method. Finding technology solutions that work with nutrition assistance benefits is particularly challenging because many decisions are made at the federal and state level, and require local entities to adapt accordingly. Yet technology alone is not sufficient to attract low-income shoppers to farmers markets: outreach and partnership development, marketing and farmer training, federal and state funding, are some of the other necessary factors that add up to a successful farmers market access initiative.

Nutrition Assistance Benefits Accepted at Washington State Farmers Markets

Two main federal nutrition assistance programs are approved for use at Washington State farmers markets. To be eligible to receive these benefits, household incomes must be quite low and/or household members must be deemed nutritionally at risk. (For example, for a family of four to qualify for Washington State's Basic Food program in 2012, net family income must be at or below \$23,050 per year.) Although both programs are overseen at the national level by USDA's FNS, the approval process for vendors or farmers markets to accept these benefits varies by program. The following list describes how these benefits can be used at farmers markets (different guidelines may apply in other food retail environments, such as grocery stores):

- SNAP - Supplemental Nutrition Assistance Program (formerly known as the food stamp program; called Basic Food in Washington State): Basic Food benefits can purchase vegetable starts as well as any non-prepared food items. Basic Food cards can be used only at approved vendors' booths, farmers markets, or retail

stores. Basic Food participants receive benefits on an EBT card, which is similar to a debit card.

- **Farmers Market Nutrition Program (FMNP) (for WIC participants and for seniors):** As a seasonal benefit, the FMNP distributes paper checks to low-income seniors and to women and children enrolled in WIC. FMNP checks can be used only to purchase fresh fruits and vegetables at farmers markets. With limited funding at the federal and state levels, these programs reach only about 25% of eligible WIC participants (Charles, J., WA DOH, personal communication, August 21, 2012) and about 20% of eligible Seniors (Biggins, R., personal communication, September 5, 2012).

A third benefit, WIC (Special Supplemental Nutrition Program for Women, Infants and Children) Cash Value Benefits (CVB) can only be used at grocery stores in Washington state. Each state WIC agency must determine its capacity to allow WIC Nutrition Program CVB checks for use at farmers markets. Other states have approved WIC CVB use at farmers markets. Although the Washington State WIC Nutrition Program authorized use of WIC Nutrition Program CVB in nine select Washington State farmers markets in 2011 during the Farmers Market Access Project, this option was not continued. Currently WIC Nutrition Program CVB checks are not approved for use at farmers markets in Washington State while the state program is updating its data system and planning for implementation of EBT. (See Appendix C-1 for a comparison of these programs.)

SECTION 2: WASHINGTON FARMERS MARKET FOOD ACCESS PARTNERSHIP

All Washingtonians can buy fresh, healthy and locally grown food, sold directly by the producer, at all farmers markets around the state. Washington's communities value healthy food and farmers selling at farmers markets, and work together to make farmers markets accessible to everyone.

-Washington Farmers Market Food Access Partnership Vision

A strong statewide effort is needed to ensure this vision is within reach for all residents, including low-income people. Experience and evidence demonstrate that for this vision to be successful, Washington State will need a statewide nutrition assistance hub that provides networking opportunities, shares resources, and facilitates collaboration between individuals and organizations working to increase consumers' access to healthy, local food through farmers markets.

There is already an organization in Washington State that focuses its efforts on farmers markets and has a history of offering these types of services and, with sufficient support, could serve as the hub needed for this work. The Washington State Farmers Market Association (WSFMA), working with its partners at the state level, could provide user-friendly resources, technology, and support for shoppers, farmers, farmers markets, and community-based organizations to work together effectively. The focus would be on those customers who are eligible for nutrition assistance (Basic Food, WIC Nutrition Program, WIC and Senior FMNPs, and similar programs) through farmers markets. By focusing on these customers, farmers and farmers markets can become more financially successful by expanding their customer base and gaining a greater understanding of the community that the farmers market serves.

Success can be defined on multiple levels and would include the following characteristics:

- Increasing numbers of vendors and farmers markets are certified to accept Basic Food, FMNP, and eventually, WIC benefits.
- Vendors, farmers markets, and shoppers use electronic payment technology to increase sales of local food at farmers markets, and there is a sustainable way of covering the technology costs.
- Increasing purchases of healthy foods at Washington farmers markets, by more shoppers using federal nutrition assistance benefits.

- A sustainable statewide network fosters strong relationships among vendors, farmers markets, public agencies (state and local), and social service organizations over time.
- State and local farmers market partnerships collectively advocate for positive policies related to state and federal nutrition assistance benefits and direct farm sales.

Benefits of Expanding Access to Nutrition Assistance Benefits for Vendors and Farmers Markets

The number of Washingtonians with nutrition assistance benefits is large. In 2011, Washington's WIC Nutrition program averaged 192,581 participants each month (Food Research and Action Center, 2012). According to the DOH, half of all infants born in Washington are enrolled in WIC. In rural areas, two-thirds of all infants are enrolled.

The U.S. recession, dating from the financial collapse in 2008, led to an unprecedented number of SNAP recipients nationally and statewide. In spring of 2012, just over 1 million Washingtonians (nearly one out of six residents) received Basic Food benefits, according to DSHS (Personal communication, Des Boucher, WA DSHS, August 2012). According to USDA, in 2011 the average monthly SNAP benefit for households nationally was \$245.70 (USDA, 2012b). Accepting EBT cards is an important way vendors and farmers markets could expand their customer base and sales, both because there are so many SNAP recipients, and because SNAP is distinct from other potential sources of vendor and farmers market income. SNAP benefits can only be redeemed by retailers who are both SNAP-authorized and capable of accepting EBT cards. If vendors or farmers markets are not authorized, millions in potential food sales are lost.

Table 1. Washington State Farmers Market Participation and Sales in Basic Food and Farmers Market Nutrition Program, 2009-2011

	MARKETS AUTHORIZED TO ACCEPT BASIC FOOD	TOTAL BASIC FOOD SALES AT MARKETS	FARMERS AUTHORIZED TO ACCEPT FMNP	TOTAL FMNP SALES AT MARKETS
2009	45	\$142,759	964	\$1,443,978
2010	41	\$235,807	876	\$1,433,398
2011	64	\$314,229	876	\$1,401,932

Sources: Briggs, 2010; Love, 2011; Roper, 2012; WSDOH Personal Communications 2010, 2011, 2012

Shoppers with nutrition assistance benefits are a largely untapped and likely enthusiastic customer base. In order to gather feedback on its 2011 intervention in nine markets, the Project conducted focus groups, interviews, and surveys with markets, market managers, vendors, WIC staff, and low-income shoppers (See Appendix B for tables showing results of research). A survey of farmers market shoppers with Basic Food benefits found that half (48%) were unaware they could use Basic Food benefits at farmers markets. A separate survey of WIC staff asked about clients' responses to learning that Basic Food benefits could be used at farmers markets; 57% of WIC staff respondents said their clients were "enthusiastic" or "curious for more information." However, when the Project surveyed WIC and Basic Food clients shopping at intervention markets, only 45% of WIC shoppers were aware WIC CVB could be redeemed at the market, and only 39% of Basic Food shoppers were aware their EBT cards could be used at the market.

In focus groups with WIC clients who shopped at farmers markets, many reported using their own cash, in addition to their WIC benefits, for their farmers market purchases. The Project's survey of vendors supported this finding. One farmer reported, "I had one customer whose children loved our Sungold tomatoes. She would come every week to buy them, and kept coming after she used up her [FMNP] coupons to buy tomatoes and other vegetables." This indicates that for WIC clients who shop at farmers markets, the demand for products extends beyond simply wanting to "use up" FMNP coupons.

In the Project's survey of market shoppers, nutrition assistance beneficiaries cited the same primary reasons for shopping at farmers markets as non-benefits shoppers: produce; freshness/quality; and atmosphere/community. Benefits shoppers rated market produce as better/less expensive (compared to where they usually shop) on three significant issues: price, selection, and quality. On price, these shoppers were more likely to rate farmers market prices less expensive than non-benefits shoppers ($p < .05$).

Given this enthusiasm, there are many opportunities to expand marketing, visibility, and, most importantly, nutrition assistance benefit options offered by vendors and farmers markets. By opening their businesses to new customers via expanded benefits capacity, technology, and marketing, vendors and farmers markets could create new relationships with these customers, who seem primed to be valuable and appreciative customers.

Thanks to support beginning in 2008 from the Washington State Department of Agriculture Specialty Crop Block Grant program, the Washington State legislature, and private foundations, nearly 40 Washington State farmers markets have received funding to purchase wireless POS terminals and become authorized Basic Food retailers. Due to these investments, from 2009 to 2012, the number of Basic Food-authorized farmers markets in the state increased from 25 to 64 out of approximately 160 markets statewide. Basic Food sales at Washington farmers markets increased from \$142,759 in 2009 to \$314,229 in 2011 (Briggs, 2010; Roper, 2012). In 2011, Washington State's Basic Food total sales were \$1.65 billion; farmers markets represented 0.02% of the total (USDA, 2010).

Peas, peaches, green beans, corn, onions, blueberries, cilantro, raspberries, cherries, Mexican squash, zucchini, lettuce, cucumbers, leeks, nectarines, strawberries, carrots, watermelon, tomatoes, chili peppers, garlic

-A selection of what WIC clients reported buying at Washington farmers markets

Vendors and farmers markets value serving low-income communities. Not only do low-income Washingtonians appreciate farmers markets, but market vendors also value being able to serve low-income shoppers. Farmers who accept FMNP checks for WIC participants and seniors widely report both the social and personal value, as well as the economic boost, of serving these clients. Diversifying the customer base this way is seen as a way to build relationships around something positive—healthy, local food—in their communities. In the Project’s 2011 vendor survey, the primary reason cited for signing up to accept WIC CVB was “To make it easier for low-income shoppers to buy my food.” In a separate 2011 survey conducted by WSFMA, one vendor wrote, “FMNP checks allowed us farmers to sell high-quality products at competitive prices to low-income families. This helped us maintain a fair income while our products could reach a diverse population not separated by income” (WSFMA, 2011). In this survey, many farmers were eloquent in describing why they value the FMNP.

Benefits of Expanding Access to Farmers Markets for Low-Income Shoppers

The Project’s survey demonstrates that low-income shoppers value farmers market prices, food quality, and selection. These shoppers also appreciate having food choices in their communities that are healthy, culturally appropriate, and affordable. WIC beneficiaries who shop at farmers markets indicated that their families eat a wider variety of produce as a result, and increase their fruit and vegetable consumption (Kropf, Holben, Holcomb, Anderson, 2007). Expanded access to nutrition benefits at farmers markets, together with marketing to bring in new low-income shoppers, could improve the healthy eating habits of more low-income people in communities around Washington.

Strong farmers market food access partnerships could create connections among providers who work with low-income people, farmers markets, and vendors to create a trusted, reciprocal relationship that makes all shoppers feel welcome. People with nutrition assistance benefits would know what their options are and what to expect when they go to their local farmers market.

Benefits of Expanding Access to Farmers Markets for State Agencies, Local Governments, and Community Groups

This and other projects in Washington State demonstrate the success of programs that prioritize food access at farmers markets. Participants in federal nutrition assistance programs support initiatives that give them more options for purchasing fresh food. A farmers market food access partnership is a strategy by which state and local governments could leverage their limited funds by partnering with farmers markets and key nonprofits in activities that help achieve state priorities—such as state Nutrition & Physical Activity goals.

Working together, Washington State farmers markets and nonprofit organizations have been able to help the state retain important programs by earmarking funds for programs like FMNP for WIC and Senior participants, which in 2011 leveraged almost \$900,000 in public funds alone for shopping at Washington farmers markets (personal communications, Janet Charles, DOH, and Rosemary Biggins, DSHS, December 2011).

The Farmers Market Access Project advisory committee is an example of a state-level partnership built by people working together for many years. The Project replicated this concept at the local level by bringing together WIC staff and farmers market managers as partners. By the

“We live in a depressed rural community, and helping seniors, women, and kids eat well is very important to us.”

“New customers [with FMNP checks]... meet people within their community and learn about new and different vegetables. They are enthusiastic about fresh, local food and so are their children. The older folks often tell me about when they had their own gardens, and what they grew, and how they miss it. We feel very lucky to have this program in place—it promotes our markets and it puts fresh, whole food into the hands of those who otherwise might be forced to choose the cheapest boxed item on the shelf.”

-Washington produce farmers on why they value FMNP (WSFMA, 2011b)

end of the grant period, the WIC staff and market managers had begun planning ways they could support each other in the 2012 season. Each organization's mission aligns with the others in the goal to support low-income families by increasing access to healthy foods.

Other states are also recognizing the power of these kinds of partnerships. The Michigan Farmers Markets Food Assistance Partnership was formed in 2007 with eight organizations. It now includes over 50 organizations representing public, private, and nonprofit organizations with the mission to "increase the number of direct markets that can accommodate underserved populations through the use of Bridge Cards and increase the capacity of direct markets to implement these programs" (Michigan Farmers Market Association, 2012). In 2010, through a USDA Farmers Market Promotion Program grant, the partnership helped 27 farmers markets start SNAP programs by providing assistance on both implementation and promotions. Consequently, between 2009 and 2011, Michigan increased the number of SNAP-authorized farmers markets from 29 to 116 (Briggs, 2010; Roper, 2012). This year Michigan was chosen to host a three-year pilot program to test the implementation of WIC and SNAP mobile apps developed by the Novo Dia Group.

"It is a special joy when people come to the farmers market with their WIC and senior checks. We know those resources are precious to them, and we always try to give them the best possible value, so that they will continue to seek out healthful foods."

"Most farmers I know at these markets give a little extra to WIC and Senior FMNP (participants). We all understand they are in tough times."

-Washington produce farmers on why they value FMNP (WSFMA, 2011b)

SECTION 3: ELEMENTS OF SUCCESSFUL FARMERS MARKET FOOD ACCESS PARTNERSHIPS

Creating and implementing the work of this Project required the Advisory Committee to grapple with the many issues any long-term partnership among multiple state agencies, nonprofit partners, and local groups, such as farmers markets and vendors, would need to resolve to be effective with its workplan. Among those issues are: coordinating the work of multiple agencies and organizations with different funding sources and rules; assuring clarity of shared purpose, which may include multiple visions (eg. getting healthy food to low-income families vs. supporting local farmers); understanding and accounting for how change is made in the state and federal policy and the many steps and time required; communicating effectively to diverse groups; representing the interests of low income individuals; and staffing to support this work.

To be effective at this work and sustain innovative and effective farmers market food access partnerships, the group identified seven essential elements:

- A statewide hub to act as a resource and coordinate activities
- Stakeholder engagement (at the state and local levels), with a clear, shared purpose and vision
- Appropriate technology options for farmers and farmers markets
- Training and technical assistance for farmers and farmers markets
- Education and outreach to low-income shoppers and social service organizations
- Funding for staffing, materials, and evaluation
- Federal, state and local governmental support

As a result of several pilot projects and small-scale efforts to increase access to farmers markets over time, some part of each of these elements exists already in Washington State. Yet no element is sufficient, robust, or sustainably funded to operate at the level needed for a coherent, integrated, statewide farmers market access partnership to succeed in the next year or beyond. This section describes what is—and what needs to be—in place for long-term success. (Six of the seven essential elements will be described in this section; technology options will be addressed in Section 4.)

A Statewide Hub

States such as Michigan, New York, and New Mexico have demonstrated that a statewide organization is needed to serve as a hub to pull together and disseminate information and resources and to sustain the relationships and activities that make up effective partnerships. In Washington, the only statewide organization whose mission closely aligns with these elements is the Washington State Farmers Market Association (WSFMA).

WSFMA's mission, "to support and promote vibrant and sustainable farmers markets in Washington State," has led WSFMA to spend years building a wide network of relationships with vendors and farmers markets across the state. Working closely with organizations such as the Anti-Hunger & Nutrition Coalition and Nutrition First, and state agencies such as DSHS and DOH, WSFMA has built strong partnerships and learned from organizations whose core expertise is working with low-income people and meeting the nutritional needs of our state's most vulnerable residents through programs and policy efforts.

With WSFMA's leadership and access to policy guidance from national organizations like the Farmers Market Coalition, Washington State has been able to take advantage of new policy development and emerging opportunities and trends. WSFMA, working statewide and with state agencies, could provide policy and regulatory efficiencies that local organizations and regional entities can't. Similarly, WSFMA easily could be poised to take advantage of federal and state funding opportunities (e.g., the Farm Bill; the Healthy, Hunger-Free Kids Act; the Local Farms—Healthy Kids Act) to leverage funds that can promote and sustain FMAPs across the state.

The desire to expand this work is strong, and there is a huge potential market. USDA's Economic Research Service reports that only 0.02% of Washington State's Basic Food benefits are redeemed at farmers markets (USDA, 2010). Farmers markets that have wireless machines to accept Basic Food EBT cards and/or credit/debit cards have all reported significant increases in sales, new customers, and satisfied farmers. Over the past five years in Washington, there have been three separately funded projects to help farmers markets and/or farmers start accepting

Basic Food benefits. Although this work has been very effective, it has been built on passion and many volunteer hours, and to be sustainable will require both a statewide unifying approach and financial support.

Many Washington State policymakers increasingly recognize farmers markets' role in achieving the public policy goals of increasing healthy eating, preventing obesity, and ending hunger. Likewise, state agencies have made increasing Basic Food redemption at farmers markets a priority. However, multiple agency priorities and programs, shrinking budgets, and the relatively small size of farmers markets as retailers makes it difficult for state policymakers and agencies to devote sufficient budget to develop an effective agency-led program. The WSFMA, with its sole focus on direct support to farmers and farmers markets, is uniquely positioned to take on leadership of FMAP and network coordination.

Stakeholder Engagement

Successful farmers market food access partnerships have an array of stakeholders: farmers, market managers, low-income shoppers, social service organizations that work with low-income communities, and public agencies that manage nutrition assistance programs. Sustaining efforts to increase farmers market access will require engaged leaders and support at the federal, state and local levels. Some of the critical partners, or stakeholders, operate at both levels (e.g., DSHS is a state agency that operates local Community Service Offices in almost every county). Other stakeholders, such as farmers markets, local WIC clinic staff, and local social service organizations, operate primarily at the local level.

Bringing partners together around a shared purpose and vision, to gather and share information, is a necessity for a successful partnership. By testing messaging, addressing farmers market managers' concerns, sharing outreach materials, or advocating for new policies, engaged stakeholders could make important progress in expanded access at farmers markets which can lead to improved nutrition for low income shoppers and increased sales for farmers.

Training and Technical Assistance

Vendors and farmers market managers need ongoing training and technical assistance in order to stay current. Technology is changing quickly and farmers have many other work priorities. WIC Nutrition Program and agency staff and other partners also need regular training to

know what farmers markets are doing and how to best support their efforts. See Appendix C2 and C7 for a list of recommended training topics and some suggestions for appropriate times of year for specific training activities.

Marketing and Outreach

SNAP (Basic Food, in Washington) and incentive projects across the country have demonstrated that marketing and outreach is essential to increasing low-income shoppers' participation at farmers markets. Examples of outreach efforts by Washington State farmers markets are shown in Appendix E, and include the following types of materials:

- Hands-on training materials for social service providers, developed with client input
- Print, website, social media, and radio marketing to specific cultural communities (e.g., East Africans, Latinos, etc.) in a region
- Marketing collateral (e.g., brochures, flyers, etc.)
- Signs for markets and vendor booths

Incentive programs (e.g., Double Your Dollars) have been found to be highly effective at increasing low-income shoppers' use of SNAP/Basic Food benefits at farmers markets (Fair Food Network, 2012; Wholesome Wave, 2012; Oregon Public Health Institute, 2011).

Supportive Funding

A farmers market food access partnership that effectively brings organizations together offers training, technical assistance, marketing, and outreach resources; supports efforts to initiate new projects and build local partnerships around the state; and helps influence policy development. This will require funding to retain skilled people and develop an effective, long-term program. This type of work needs a sustained financial commitment to succeed. Support should be sufficient to fund full-time office staff (salary, benefits, and administrative costs), travel, local outreach efforts (such as regional farmers market manager leads who can build relationships at the local level) and a large scale outreach and education campaign, and a program of mini-grants for farmers markets. Ideally, initial funding for a statewide hub would support these activities for at least three years.

Based on other states' experiences and the trend in federal policy vehicles, such as the Farm Bill, potential

sources of funds for this work in Washington State include a mix of federal (e.g., USDA Farmers Market Promotion Program) and state (e.g., SNAP-Ed) funds, private philanthropy (e.g., foundations), and business contributions (especially from financial institutions).

Farmers Market Partner Organizations at the State Level

Statewide Farmers Market Access Partnership Hub at Washington State Farmers Market Association (WSFMA)

WSFMA, like its counterparts across the country, could be the hub for an ongoing FMAP initiative for these reasons: access to farmers and markets; credibility with farming and social service partners; expertise on innovative practices for stakeholders; and ability to lead a policy agenda when needed. As with its counterparts in other states, WSFMA would need sustainable public and private funding to support training and technical assistance to improve the accessibility of farmers markets.

State Agencies

To properly support this work, state agencies need dedicated staffing, funding and resources. State agencies understand this work is important and that it helps them meet agency goals. Trying to meet multiple federal and state program requirements and mandates with limited funding results in a complex balancing act. Participating in a farmers market food access partnership helps agencies leverage limited funds to achieve larger goals.

- **Washington State Department of Health (DOH):** Washington State DOH has a long history of certifying and training farmers and farmers markets to accept coupons from FMNP for WIC and Senior participants. Because of limited funds, DOH is only able to serve 25% of eligible WIC participants with the FMNP program. The food access partnership would provide DOH more opportunity to link with local health departments and farmers markets.
- **Washington State Department of Social and Health Services (DSHS):** DSHS administers every aspect of the Basic Food program—from monitoring certified retailers to enrolling participants with benefits—and has been an active partner in the statewide farmers market network. A larger food access partnership would provide DSHS an opportunity to easily communicate new services to farmers markets, farmers and local organizations. For example, DSHS was awarded approximately \$84,000 in federal funds to expand farmers markets' ability to accept Basic Food benefits. Using

this partnership to reach out to farmers markets would significantly increase the visibility of the new program.

- **Washington State Department of Agriculture (WSDA):** For over 10 years, WSDA has provided technical, market development, and regulatory compliance assistance for small and midsize commercial farmers to increase sales and reach more consumers. This capacity has been greatly diminished in recent state budget cuts. Restarting this work would support partnership activities that increase sales to farmers and consumption of Washington produce.

Social Service Organizations

Washington State has an extensive, vibrant network of social service providers with anti-hunger and nutrition expertise who work directly with low-income people and with local networks of other social service agencies. Provider organizations include WithinReach, Nutrition First, and Basic Food outreach providers like Rural Resources Community Action and Skagit County Community Action. Some of these partners are statewide, and others work only at the local level, but all have expertise on nutrition assistance benefits, barriers to effective service delivery, and marketing and outreach to low-income communities. Vendors and farmers markets can draw on this specialized knowledge to conduct outreach to nutrition benefits clients.

Farming and Local Agricultural Organizations

Washington State organizations such as Tilth Producers, Cascade Harvest Coalition, Washington Sustainable Food & Farming Network, and others advocate on behalf of policies and regulations that support farmers market access issues. In addition, these and other organizations promote training and technical assistance opportunities for small and midsize farmers and agricultural networks to expand their consumer base to include low-income communities. It is largely due to some of these organizations' highly engaged members that Washington's state legislature preserved state funding for WIC and Senior FMNP during several recent rounds of budget cuts. Local agricultural organizations understand both their members' needs and values, and the constraints within which their members' businesses operate. Successful farmers market food access partnerships include these organizations to participate in meaningful ways that meet the needs of vendors and farmers markets.

SECTION 4: APPROPRIATE TECHNOLOGY OPTIONS FOR VENDORS AND FARMERS MARKETS

Technology has changed the way people shop and pay for food. More and more people use credit or debit cards even for small daily purchases, shifting from cash to electronic transactions. To keep up with participants' habits and to reduce paperwork and potential for fraud, public benefits such as TANF (cash welfare) and SNAP (food stamps, or Basic Food in Washington State) have moved from checks to electronic payments using electronic benefit transfer (EBT) cards that function like debit cards. By 2020 the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), must also convert from paper coupons to an EBT system. Farmers and farmers markets must develop ways to use the most current technology to continue to attract shoppers and remain viable.

In Washington State, there are approximately 160 farmers markets. In 2010, these markets generated an estimated \$53 million in sales (WA State Farmers Market Association, 2012). About 65 of these markets accept Basic Food benefits via EBT cards. In 2011, approximately 1 million Washington State residents participating in the Basic Food program used EBT cards to purchase food worth \$1.65 billion, of which \$314,219 was spent at farmers markets. Approximately 195,000 low-income women, infants, and children participate in the Washington WIC Nutrition Program each month. In 2011 about \$10,742,616 WIC checks were spent on fresh fruits and vegetables, of which \$3,052 was spent at farmers markets as part of the Project and is not being continued in 2012.

When Oregon and Washington farmers market SNAP and WIC sales are compared, it is clear that Washington farmers markets have a significant opportunity to increase sales. Oregon has 90 SNAP approved farmers markets out of 160. Washington has 64 SNAP approved farmers markets out of 160. In 2011, Oregon's farmers markets generated \$609,050 in SNAP sales, compared to Washington's \$314,219. In Oregon, the WIC fruit and vegetable checks program exceeded \$40,000 at farmers markets and is not yet available in Washington (see Appendix C5 for more information).

Barriers to Accepting Federal Nutrition Assistance Benefits

Washington State farmers markets are diverse in size, organization structure, location, paid and volunteer staff capacity, wireless connectivity, and network of supportive community partner organizations. Markets operate on very small budgets and rely on additional funds from sponsors, grants, donations, or some form of subsidy to cover operating and capital costs; stall fees are usually inadequate.

It is exceedingly difficult for farmers market managers or key volunteers to find the capacity (or budget) to integrate all the requirements to successfully accept federal nutrition assistance programs. The cost of training, technical assistance and technology is high for a small farmer or farmers market operations.

In summary, the following are key barriers that prevent vendors and farmers markets from accepting federal nutrition assistance benefits:

- **Outdoor locations:** Most farmers markets are located outside without access to both telephone and electricity. Because of that, the free landline machines are a difficult option to implement. Markets and vendors wanting to accept electronic cards must choose a more expensive option.
- **Small staff, large expectations:** Federal nutrition programs are complex. The application form to become an EBT retailer is not well adapted to farmers market or farm operations. Yet many farmers market and vendors pursue implementing these programs as a service because it is personally important to be able to sell their food to low-income people.
- **Inconsistent merchant service provider customer assistance:** Merchant service providers provide the interface to allow businesses to accept electronic card payments. Customer service and consistent, efficient internet connections can vary widely among companies. The Project found many merchant service providers offering SNAP processing that did not understand farmers markets' needs. Managers and vendors need a trusted provider that can promptly respond to their needs so they do not lose sales.

- **Cost of technology:** Start up costs are considered high. Start up costs for wireless POS machines can be up to several hundred dollars. Factoring in transaction fees and additional staffing for markets may mean it's not worth adopting the programs, after factoring in expected revenue. Some markets choose to accept only EBT cards which don't have the additional costs and machines are provided by the state.
- **Complex logistics:** Vendors selling at multiple locations, with seasonal staff, can have a hard time keeping the multiple machines in the right truck at the right time going to the right market, with staff properly trained about each of the food programs.
- **Marketing and outreach to low-income shoppers:** Market experience has shown that extra effort must be made to let shoppers know that farmers markets accept federal nutrition assistance benefits, especially given the part-time seasonality of many markets. There are also new SNAP and WIC clients each year who may not know about farmers markets. Experience in Washington State and around the country has demonstrated lots of interest in using nutrition assistance benefits at farmers markets. Finding community partners who work closely with these programs is crucial to continuously educate shoppers that farmers markets accept their benefit cards.
- **USDA paper receipt requirements:** Federal nutrition assistance programs require paper receipts for each transaction. For SNAP benefits, the receipt must also show existing account balances for both food and cash benefits. This requirement means a market or vendor must use a printer device for all SNAP transactions, which is expensive. Using the Government Paperless Reduction Act, farmers market advocates can recommend that SNAP and WIC receipts be sent via email or text, which can provide the required information.
- **Policy that favors traditional sales venues:** For the large nutrition assistance programs, (Basic Food and WIC) government policy and administrative code was developed for brick-and-mortar stores and a food sales system that is radically different from the methods used at farmers markets. Government needs to create programs that accommodate alternative, non-traditional retail models such as farmers markets.

Flexible and Resilient Technology Programs for Farmers Markets and Vendors

To address the challenges noted above, the Project evaluated the current technology options available to vendors and farmers markets that want to consider adopting new technology. Listed below are the guiding principles used in the evaluation.

Technology options should:

- Be user-friendly for market shoppers, vendors, and farmers market management.
- Allow vendors and/or farmers markets to accept EBT and debit/credit cards using one machine/device.
- Be considered cost effective by vendors and farmers markets when weighing the increased costs and revenues.
- Allow flexibility to adapt as more options become available.
- Prioritize electronically secure options that assure privacy and data integrity.

Technology Innovations to Process Credit/Debit and EBT Cards

Technology innovations for federal EBT processing, such as for SNAP and WIC, have not kept up with innovations for credit/debit card processing. Some possible reasons for the limited range of technology for processing EBT include:

- **Privacy, security, and data concerns:** Federal nutrition assistance programs have a complex and rigorous set of controls in place to prevent fraud, protect privacy, and ensure public tax funds are handled correctly. Any new software developed to process federal nutrition assistance program transactions must go through a very complex, multilayered level of testing, review, and oversight—not just with the USDA, which administers the programs, but also with each of the financial companies that process federal nutrition benefits for each state. This issue impacts both SNAP and WIC processing.
- **Profit motive:** Given the higher standard of privacy and security for database management, a company that wants to create new EBT or WIC processing software must invest a significant amount of time and capital to complete the layers of review and approval. Since the benefits are finite (limited by federal allocations, with possible state supplementation), a reasonable return on investment may be more difficult to achieve.

The most promising technology solution at this time is mobile apps. Companies now offer a variety of apps and accompanying hardware to process credit/debit cards on smart devices (such as smart phones) with attached readers which are better-priced for small volume businesses. Some vendors and farmers markets have begun to adopt mobile app technology so they can accept credit/debit payments directly. Examples of these apps include The Square, Intuit, and Bank of America Mobile Pay on Demand. (See Appendix D for links to more information.)

Over the past two years, Texas-based Novo Dia Group, a software development company, created the *Mobile Market+* app, which can process both WIC and SNAP EBT benefits. At this time *Mobile Market+* app can only be used on iPhones, iPods, and iPads (Apple IOS devices). Since USDA requires a printed receipt for WIC and SNAP transactions, a reader printer must also be purchased for each smart device.

Novo Dia Group (NDG) was approved by USDA to sell this product which is being piloted in Michigan at the Kent County farmers markets. NDG recently received approval from JPMorgan, Washington State SNAP database contractor, for use in Washington. As of this writing, the Duvall Farmers Market will be the first market in the state to use the *Mobile Market+* product.

Technology Options for Accepting EBT Cards at Farmers Markets

In Washington State, only Basic Food benefits are issued on EBT cards (WIC benefits will transition to EBT cards in 2016). Currently, the two models for processing Basic Food EBT cards and credit/debit cards at farmers markets are 1) Central Market Model and 2) Vendor Operated Model (see Appendix C3 for a comparison of the two models). The central market hybrid model may be piloted in Washington state in 2013.

Central Market Model: All markets accepting Basic Food cards in Washington use this model. The farmers market uses a single wireless POS machine or dial-in telephone system operated by market staff. Shoppers swipe an EBT card in exchange for special tokens to purchase only EBT-eligible food at individual vendors' booths. EBT sales are deposited into the market bank account. Farmers markets use a variety of methods to offset operating costs. These include corporate sponsorships; a small convenience fee for debit/credit card shoppers; a small charge to participating vendors who benefit from the tokens; or a dedicated increase in stall fees to fund the EBT Program (e.g. \$1 per booth per week). Although this system cre-

ates an economy of scale with only one machine and one FNS number, market staff must manage the accounting, operate the machine, and count tokens.

Under the Central Market Model, the market can use the following methods for processing Basic Food EBT cards:

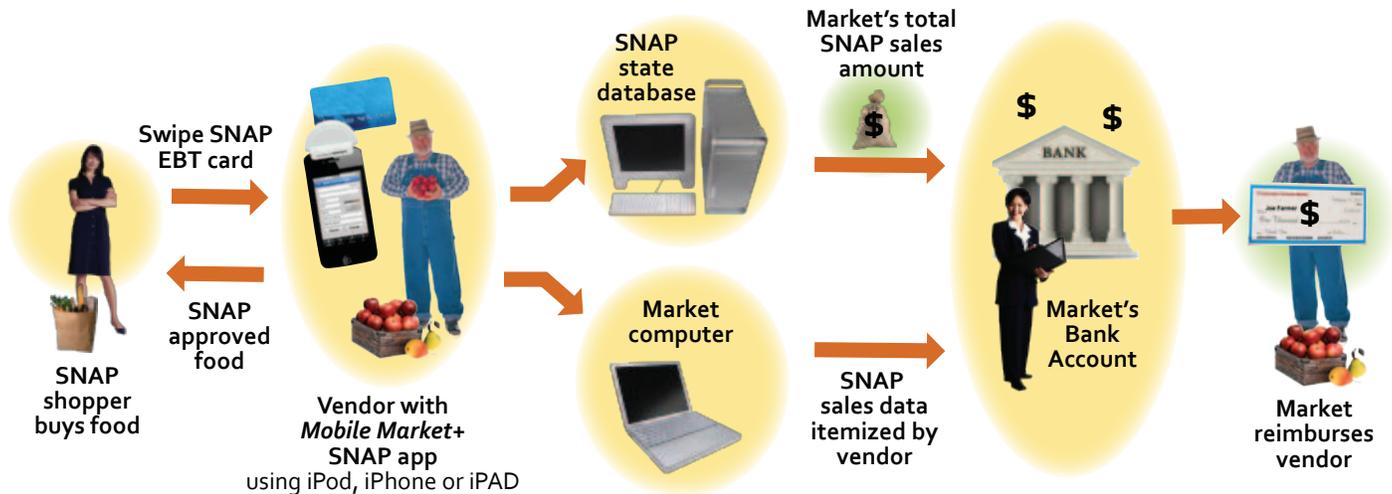
- **Landline Machines:** Landline machines require onsite electricity and a telephone (landline) connection and are free from the state SNAP agency. These machines are the standard model in most stores. Landline machines are usually not appropriate for farmers markets since they operate on temporary sites with no access to electricity and telephone lines.
- **Phone:** Using a cell phone, vendors or farmers markets can call in the transaction and receive authorization at the market. However, to finalize the transaction, they must resubmit it later using a landline machine. This is the most time-consuming method of processing EBT card and is prone to error because of the large number of digits that must be keyed accurately.
- **Wireless Point of Sale Terminal:** Using a portable wireless card machine, the farmers market swipes the shopper's EBT card and enters the total dollars the shopper wants to withdraw. The farmers market provides tokens as an alternative currency which shopper uses to purchase eligible SNAP food in the market. The farmer returns the tokens to the farmers market and receives a reimbursement check. This is the most common method of accepting EBT cards. The POS terminals can also accept credit/debit cards. These machines do not have the capacity to accept WIC EBT cards.

Central Market Hybrid Model: Using the new iPhone, iPad, and iPod Apps Devices (Apple IOS devices), this hybrid model uses the market's FNS authorization and gives each eligible vendor an Apple IOS device and reader-printer to swipe SNAP and WIC cards at the vendor's booth. All transactions are deposited into the market bank account and the manager reimburses each vendor for their sales. This option eliminates tokens, provides more flexibility for shoppers to use their cards, and minimizes the effort vendors need to make to use the technology.

Vendor Operated Model: In this model, individual vendors independently purchase or rent their own wireless Point of Sale terminals or Apple IOS devices. All transactions go directly to the farmer's bank account. With this model, vendors must apply for their own FNS Basic Food retailer number to accept Basic Food. Depending on the vendor's sales, the wireless POS terminal's high equipment costs and ongoing monthly transaction fees may be unrealistic. However, as more vendors acquire credit/debit

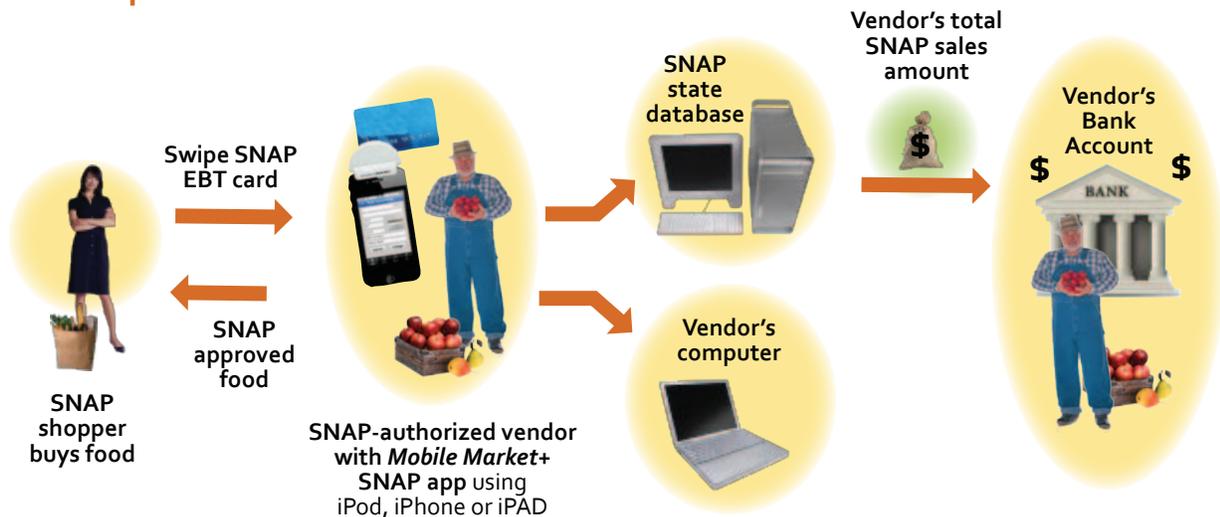
SHOPPING EXAMPLE USING *MOBILE MARKET+ SNAP APP*

Central Market Hybrid Model (Vendors Using Apple IOS Devices)



In this model, vendors have devices that sync to a central market computer. All transactions run through the market's FNS# and vendors are reimbursed for their sales by the market.

Vendor Operated Model



In this model, each farmer has their own FNS# and processes all transactions directly with their bank. The market is not involved.

Table 2. Cost Analysis of Technology Options for Accepting EBT and Credit/Debit Cards

TYPE OF DEVICE	CENTRAL MARKET MODEL*		VENDOR OPERATED MODEL	
	Start-up Cost	Annual Fixed Cost	Start-up Cost	Annual Fixed Cost
POS Terminal	\$1,100	\$270	\$800**	\$270
Mobile Market+ iPhone*	\$15,120	\$28,000	\$432	\$800
Mobile Market+ iPad*	\$29,750	\$11,200	\$850	\$320
Mobile Market+ iPod*	\$22,300	\$7,000	\$606***	\$200

*Six-month seasonal market with 35 vendors; each vendor receives a device to process electronic card transactions at their booth, market pays for all equipment

**No tokens required because each vendor has their own equipment to process electronic cards

***Wi-Fi router provided by farmers market and shared by vendors

apps, there is more potential to do SNAP and WIC apps at the vendor level. Vendors who already own an Apple IOS device are finding the credit/debit and EBT apps technology less expensive, with a simpler, easy to understand pricing structure.

Business Technology Solutions Cost Analysis

Building on the work of previous farmers market technology projects, the Project Advisory Committee developed a matrix that breaks costs down by: (a) one-time start-up costs; and (b) fixed monthly fees. The Project used this matrix to compare various technology options for accepting EBT and credit/debit cards within either the Central Market Model or the Vendor Operated Model. Above is an abbreviated table that summarizes the start-up costs and annual fixed costs for four different POS devices at a hypothetical six-month farmers market with 35 vendors.

The cost analysis in Table 2 above shows that the Central Market Model using a wireless POS terminal with tokens is the most cost-efficient model, because the annual fixed cost of \$270 can be covered in multiple ways – small charge to market vendors, donation from market shoppers, or absorbed by the market. However, these estimates don't include market labor to administer the program (staffing to operate the terminal, count tokens, reimburse vendors, and reconcile bank transactions) or additional marketing, supplies and printing costs. If these costs (paid or unpaid) become a barrier to a farmers market's ability to offer card services, the preferred model will be the Vendor Operated Model. The advisory committee foresees that farmers markets have the option to develop new "hybrid" models combining the Central Market and Vendor Operated Model solutions based on their own unique situation.

It is still several years before Washington will offer WIC EBT cards. At that time, there may be more technology options besides NDG's *Mobile Market+*. Vendors and markets will need to evaluate the incremental costs to incorporate this service with the expected revenues from increased sales. Federal funding for the WIC CVB is significantly less than for SNAP, which will likely result in lower sales to farmers.

Vendor Technology Readiness

More vendors are starting to recognize the opportunity to increase sales by accepting all electronic cards at their own booth, without relying on a farmers market to process the transaction. They can increase shopper flexibility by accepting federal nutrition assistance benefits at their farm stand, for weekly food box shares (CSA sales), as well as at the farmers market. In 2011, the Project assisted 14 vendors to become authorized to accept SNAP benefits and acquire a wireless POS machine. In a survey at the end of the market season, 75% of the vendors indicated they would continue using the machines in 2011. However in 2012, several of those vendors decided the costs were too high, the machine was cumbersome and decided to use the Square technology to accept credit/debit cards and rely on the market to process SNAP cards.

To gain a better understanding of farmers market vendors' knowledge and attitudes toward new technology for accepting credit/debit/EBT, two Project researchers administered a survey to 35 vendors selling at five farmers markets in King County in the summer of 2012. Due to the small sample size and non-random sampling technique, this data is not representative. Instead, it provides a snapshot that may be indicative of larger trends. The researchers were specifically interested in whether farmers

would be interested in becoming authorized to accept SNAP benefits and in using the *Mobile Market+* app to process SNAP sales transactions (see Appendix B2, Table B-4 for a full table of survey results).

They found that demographic factors such as size of business, product mix, and primary language, were not associated with whether vendors were more or less likely to be interested in *Mobile Market+*. Instead, current technology owned was correlated with interest in *Mobile Market+*; vendors currently using a credit/debit app were somewhat or very likely to use *Mobile Market+* (78%), compared to only 24% of non-credit/debit app users (significant at $p < .01$). Interviewees who owned Apple smart devices were also more likely to be interested in using *Mobile Market+* compared to those with no Apple smart devices (53% compared to 19%, $p < .05$).

The results of this survey suggest that initially only a minority of vendors will adopt new technology. This implies that market staff will need to initiate EBT and credit/debit card processing capacity at the market. As the prevalence of smart devices and app technology grows, vendors' interest in EBT and credit/debit apps may follow. The fact that very few vendors are currently SNAP-certified and that some vendors do not own Apple products may pose the biggest barriers to participation among those vendors with an interest in EBT app technology. Lastly, vendors surveyed rated technical assistance and speed of transactions as the most important factors in their decision to adopt new card reading technology, above factors such as ease of use and cost. In launching an EBT app program for vendors, these factors should be top priorities and should not be compromised in exchange for cost savings.

CONCLUSION: RECOMMENDATIONS FOR SUPPORTING FARMERS MARKET FOOD ACCESS PARTNERSHIPS IN WASHINGTON STATE

RECOMMENDATION 1: Create a statewide network at WSFMA that represents critical organizations and stakeholders (e.g., vendors, farmers markets, state and local public agencies, nonprofits, and social service providers that work with low-income communities) to promote low-income shoppers' access to farmers markets.

- Expand the knowledge base in Washington State about effective practices for accepting nutrition assistance benefits by developing and widely disseminating a research checklist as resources become available. (See Appendix C8 for the research checklist.)
- Convene a group of partners, clarify the scope of work for this new partnership, develop a communication strategy to keep partners and farmers markets informed of policy changes and new opportunities.
- Secure funding to support this work.

RECOMMENDATION 2: Support public policies (including budgets) that promote low-income shoppers' access to farmers markets using nutrition assistance benefits.

- Evaluate the future of Senior FMNP with DSHS to determine whether the program needs to move to EBT.
- Work with DSHS to explore options for waivers from the paper receipt requirement for WIC and SNAP benefits for both farmers markets and vendors.
- Develop consistent branding for describing Washington's nutrition assistance programs.
- Support Washington State's transition to EBT for WIC benefits, and provide input about strategies and administrative policies that incorporate the special needs of direct-marketing vendors and farmers markets. Strategies and policies might include the following:
 - Explore alternative methods of certifying vendors as WIC and Basic Food retailers to stream line the cost for both state and farmers while retaining the necessary accountability.
 - Explore database options that could support future creative apps for federal nutrition assistance program participants. Apps might include community cards, incentive programs, communication and notification strategies that could offer recipes, healthy eating/lifestyle/clinic/agency meetings or other activities, information about local farmers

markets and other ideas.

- Explore the idea of adapting WIC FMNP to EBT with DOH.
 - Identify where flexibility in the state WIC administrative code would work better for vendors and farmers markets, including the requirement for paper receipts.
 - Work with DOH to ensure the continued future of WIC FMNP.
- Support efforts to encourage USDA to develop a SNAP retailer application specifically designed for vendors and farmers markets.
 - Work with state and national partners to review USDA's policies and programs to support nutrition assistance benefit redemption at farmers markets. Recommend changes that would support local work to increase participation. This could involve regional partnerships to provide educational trainings and technical support for farmers markets, and the development of effective materials and outreach activities to low-income shoppers.

RECOMMENDATION 3: Encourage the availability of flexible, efficient technology options to allow vendors and farmers markets to serve shoppers with nutrition assistance benefits.

- Develop a list of recommended strategies for farmers markets to evaluate new technology.
- Actively review and monitor technology changes and trends to translate how it will work in the unique FM landscape.

RECOMMENDATION 4: Encourage a variety of pilot projects to expand use of and familiarity with the options available to markets and vendors, including:

- Hybrid options where vendors use technology to process electronic card transactions under the market's central FNS number.
- Expanded mobile app use to process EBT cards.
- Incentive programs to match Basic Food and FMNP use at farmers markets.

RECOMMENDATION 5: Engage stakeholders from diverse sectors (e.g., farming, business, marketing sectors) to ensure that technical assistance, training, marketing, outreach, and policy priorities are effective in meeting the needs of vendors, farmers markets, and low-income shoppers.

- Develop and disseminate training and education materials that will help vendors and farmers markets make informed decisions about using technology to accept nutrition assistance benefits.
- Identify a strategy to develop and expand optional pilot incentive programs for local nutrition assistance partnerships to participate in. This would serve to build strong relationships around the state. Facilitate new opportunities for farmers markets to participate in these projects.

RECOMMENDATION 6: Provide training and technical assistance tools to ensure that vendors and farmers markets are certified and ready to accept nutrition assistance benefits, and that social service providers serving low-income communities know how nutrition assistance programs work at farmers markets.

- Work with DSHS to ensure that all farmers markets know about USDA support to farmers markets that want to accept SNAP (Basic Food) benefits.
- Develop a list of recommended strategies for expansion of nutrition assistance partnerships.
- Educate and engage food banks, churches (such as Catholic Charities), and other organizations serving low-income families about farmers market nutrition assistance programs. Solicit these organizations to share Americorps or other interns in administering the programs at the farmers markets.
- Integrate farmers market information into community partners' education curricula, websites, and event calendars.

RECOMMENDATION 7: Support marketing and outreach efforts directed to low-income communities that make it clear how and where one can use nutrition assistance benefits such as Basic Food EBT cards, FMNP checks for WIC and Senior participants, and, eventually, WIC Nutrition Program benefits.

- Explore new technology-focused communication apps for outreach and information about farmers markets to WIC and Basic Food clients.

- Identify SNAP-Ed opportunities for farmers markets and partner organizations to provide education that recognizes the unique opportunities at farmers markets.

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A. GLOSSARY OF NUTRITION ASSISTANCE PROGRAM TERMS

APPS (APPLICATIONS) - Apps are software designed to help the user perform specific tasks, such as completing a sale using a credit card or play a game. Apps are downloaded to smart devices, such as iPhones, through websites such as iTunes or Apple's online App Store.

BASIC FOOD - Washington's "Basic Food Program" is the name of the SNAP (food stamp) program in Washington State. It is administered by the Department of Social and Health Services (DSHS). Participants receive monthly benefits on an Electronic Benefit Transfer (EBT) card. This card is called an EBT card or a QUEST card in Washington State. Since early 2011, just over 1 million people across the state receive Basic Food benefits every month.

WA DOH (WASHINGTON STATE DEPARTMENT OF HEALTH) - This Washington State agency administers two federal nutrition assistance programs: WIC and WIC FMNP. In a special partnership with DSHS, DOH also oversees some components of one of DSHS's nutrition assistance programs: Senior FMNP

DSHS (DEPARTMENT OF SOCIAL AND HEALTH SERVICES) - This Washington State agency administers two federal nutrition assistance programs: SNAP (Basic Foods) and Senior Farmers Market Nutrition Program (FMNP). In special partnership with DOH, DSHS manages some parts of the Senior FMNP and while DOH manages others.

EBT (Electronic Benefits Transfer) - EBT stands for "Electronic Benefits Transfer" and refers to the way that public assistance benefits are distributed and redeemed. The 1996 Farm Bill required states to phase in an Electronic Benefit Transfer (EBT) debit card system for food stamps or SNAP. Washington State started using EBT for food stamp benefits in 1999. EBT cards look and act like a regular bank debit card. The same EBT card may also be used for Temporary Assistance for Needy Families (TANF), another public assistance program.

FMNP (FARMERS MARKET NUTRITION PROGRAM) - The FMNP was established in 1992 "to provide fresh, nutritious, unprepared, locally grown fruits and vegetables through farmers' markets to WIC participants and to expand awareness, use of, and sales at farmers' markets," USDA. Since then, the program expanded to include low income seniors (see Senior FMNP and WIC FMNP).

FNS (FOOD AND NUTRITION SERVICE) - The FNS is part of the USDA and administers 15 food assistance programs, including SNAP (food stamp) and WIC. Farmers and farmers markets that want to accept the EBT-SNAP cards must apply to FNS for certification.

FOOD STAMP PROGRAM - In October 2008, the Food Stamp Program was renamed the Supplemental Nutrition Assistance Program (see SNAP). However, some states refer to SNAP by another name. In Washington State, SNAP is called "Basic Food."

MERCHANT SERVICES PROVIDERS - These are companies that offer electronic card processing services. There are two basic types of services: In-house processors and Independent Sales Organizations (ISOs). In-house processors usually offer POS machines and then do all the credit/debit/SNAP-EBT processing in-house (they are in effect, one stop shops). ISOs operate more like brokers where they combine services from different companies such as POS machines, processing companies and offer packages to businesses.

POS (POINT OF SALE) TERMINAL - Electronic equipment and software that processes electronic sales transactions using EBT, debit, credit cards. It also manages the sales information and receipts. Some POS terminals use a telephone line; others use a "wireless" technology, and can operate where there is cell coverage.

QUEST CARD - This Electronic Benefit Transfer card for food assistance and other benefits is called a "Washington EBT QUEST card" in Washington State. Each month the Basic Food and other assistance program benefits are electronically added to an account that the card accesses. The card system used by Washington is exactly like a bank-issued debit card.

SCRIPT - Tokens or paper vouchers that people buy at a market's Info Booth and can spend at the farmers market. Typically, EBT script is in \$1 units and credit/debit cards are \$5, \$10 or \$20 units.

SENIOR FARMERS MARKET NUTRITION PROGRAM - The Senior Farmers Market Nutrition provides up to \$40/season to lower income seniors to buy fresh fruits and vegetables at farmers markets and some roadside farm stands. Produce may also be purchased directly from farmers for delivery to seniors and some senior meals programs. In Washington these funds are handled differently by each local Aging and Disability Services agencies, and are distributed to participants, usually around June 1. Participants get their benefit in \$4.00 checks that must be spent by October 31 (same year). No change is given for Senior FMNP checks by the vendor. Because there are not enough Senior FMNP vouchers to serve all low-income seniors, the vouchers are often distributed by lottery. The Senior FMNP program is managed by DSHS' Aging and Disability Services Administration and funded by the U.S. Department of Agriculture (USDA), State of Washington funds, and some local area funds.

SNAP OR SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM - A federal program funded through the Farm Bill that provides low-income people with a monthly benefit, on an EBT card, that can be used to purchase food from authorized retailers. Also see "Basic Food."

SNAP (OR BASIC FOOD) RETAILER - Any merchant approved by FNS to accept SNAP/Basic Food as payment for eligible food items. Authorized retailers can include grocery stores, farmers markets, roadside vendors, delivery services and co-operatives. Farmers selling basic foods such as fruits, vegetables, meat or dairy may be approved as a SNAP retailer too.

STATE FOOD ASSISTANCE PROGRAM - Managed by DSHS, this is a Washington State food stamp program for residents who don't qualify for federal benefits but still meet federal income guidelines. Most clients either: hold green cards but have been in the U.S. less than five years; or, are foreign citizens with special residence status in the U.S. Benefits are distributed through EBT cards.

WIC (SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS AND CHILDREN) - A federal program that provides nutrition counseling, breastfeeding support and monthly nutrition assistance benefits to low-income pregnant, post partum, and/or breastfeeding mothers and their children up to age 5. WIC is managed in WA by the Department of Health (DOH). Funded through the Child Nutrition Reauthorization Act.

WIC CVB (CASH VALUE BENEFIT) - WIC Cash Value Benefit is the term used to describe the monthly checks eligible WIC clients receive to purchase fresh fruits and vegetables at authorized retail food stores. Children receive \$6 and women receive \$10 each month. After an initial project in 2011 to accept WIC CVB at farmers markets, Washington DOH is working towards certifying farmers selling at farmers markets when WIC transitions to EBT.

WIC FMNP (FARMERS MARKET NUTRITION PROGRAM) - WIC participants receive up to \$30.00 per season to purchase fresh fruits and vegetables at farmers markets or roadside farm stands. These funds are distributed to participants by local WIC and community clinics and sometimes at farmers markets, usually around June 1. Participants get their benefit in \$5.00 checks that must be spent by October 31 (same year). No change is given for WIC checks by the vendor. (Also see WIC) The WIC FMNP program is managed by the Department of Health and funded by the U.S. Department of Agriculture (USDA) Child Nutrition and Reauthorization Act, State of Washington funds, and some local area funds.

WSDA (WASHINGTON STATE DEPARTMENT OF AGRICULTURE) - This Washington State agency oversees many programs related to agriculture. The Office of Compliance and Outreach provides some technical and regulatory compliance services that are important to direct marketing farmers.

Most of the terms and definitions in this glossary were provided by the Washington State Farmers Market Association, as part of its market management toolkit, created with funding through a 2010 USDA Farmers Market Promotion Program Grant #:12-25-G-1205.

B1. RESULTS OF FARMERS MARKET ACCESS PROJECT RESEARCH

Evaluation of Farmers Market Access Project Intervention with Nine Farmers Markets in South King County, WA, Summer 2011

Farmers Market Access Project Evaluation Report

December 2011

Kate Cole // katecole@uw.edu



Executive Summary

The majority of WIC clients were enthusiastic about the opportunity to use their WIC Fruit and Vegetable (F/V) checks at farmers' markets and about farmers' markets in general. WIC clients who shopped at farmers' markets valued them as a source of affordable high quality and organic produce, and as a fun family outing. WIC clinic staff were active promoters of FMAP. This was the primary way that WIC clients learned about using WIC F/V checks at markets. That said, over 40% of WIC clients shopping at participating farmers' markets were unaware that F/V checks

could be used at markets, making lack of awareness a major barrier to F/V redemption at markets. Despite high enthusiasm, time gaps in market vendor set up hindered some clinics' outreach. Other barriers frequently cited by WIC staff and clients included low English proficiency, transportation, and market schedule. Suggestions for improvement included more signage, techniques for making WIC clients feel more welcome at markets, and increased clinic and market collaboration.

Methods

Farmers' Market Shopper Surveys

- Shoppers surveyed at all 9 FMAP markets
- 269 total shoppers surveyed
- 50 WIC shoppers surveyed

WIC Client Focus Groups

- Targeted clients who had shopped at farmers' market that season
- 7 focus groups at 6 different clinics
- 43 clients total

WIC Staff Survey

- Staff at 13 WIC clinics completed surveys
- 84 surveys in total

WIC Staff & Market Manager Focus Group

- 10 WIC staff members and 7 Market Managers participated in a joint focus group

Awareness & Redemption

“Did you know WIC F/V checks could be used at participating farmers' markets?”

48% of WIC client focus group participants were aware

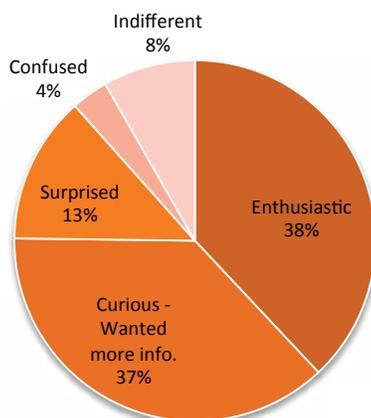
46% of WIC clients responding to shopper survey were aware

“Have you used your WIC F/V checks at a farmers' market this season?”

22% of shopper survey respondents who were aware F/V checks could be used had used them to pay for their purchases at the farmers' market that day

9% of focus group participants had used their WIC F/V checks at a farmers' market

“How did the majority of your clients react to learning they could use their WIC F/V checks at farmers' markets?”



A note about the WIC client samples...

The survey and focus groups primarily targeted WIC clients who had shopped at a farmers' market at least once that season. Therefore, this data is not representative of WIC clients as a whole. It is likely that FMAP awareness among WIC clients who have never shopped at a market would be lower.

Reasons given for not using WIC F/V at farmers' market

33% used at store or expired

28% using FMNP check instead

22% more convenient or affordable at store

17% forgot to bring check to market

WIC staff reported that the majority of their clients were either enthusiastic or curious for more information upon learning about opportunities to use WIC F/V checks at farmers' markets. Reactions were similar for English-speaking and low English proficiency clients, although the latter were slightly more likely to be described as “overwhelmed” or “confused.”

Facilitators

Shoppers were asked to compare produce at the farmers’ market to produce from their usual grocery store in terms of quality, selection, and price. On average, WIC shoppers rated the farmers’ market produce as better than the produce at the grocery store in all three categories higher. WIC clients’ also gave the farmers’ markets higher average ratings than did non-benefits shoppers.

The WIC focus group asked clients, “Why do you like buying produce at farmers’ markets?”

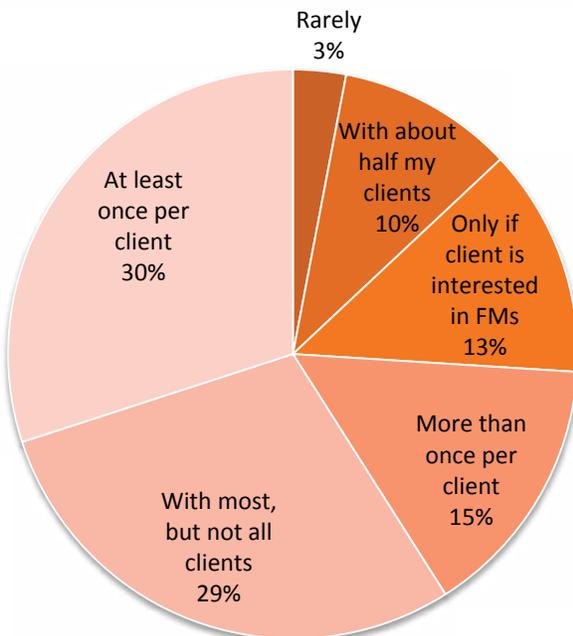
- Affordable prices for high quality
- Fun family outing with activities for kids and free samples
- Organic, local, healthy food
- Support for local farmers

“They work really hard and are nice to WIC clients.”

-WIC client on why she likes supporting local farmers

Outreach

“On average, how often during WIC visits do you talk with each client about FMAP?”



The shopper survey asked WIC clients how they first learned they could use their WIC F/V checks at farmers’ markets. The most common response was from WIC staff, followed by signs at the market and word of mouth.

Almost half of WIC staff reported discussing FMAP at least once or more than once with every client (44.6%), and only two respondents (3%) reported rarely discussing FMAP with clients. Frequency of FMAP outreach differed more by staff position than by clinic, with 63% of Nutrition Assistants discussing FMAP with every client, and only 17% of WIC Coordinators doing so.

“When you go into Papa Murphy’s, the first thing you see is a huge sign that says ‘You can use your EBT for pizzas!’”

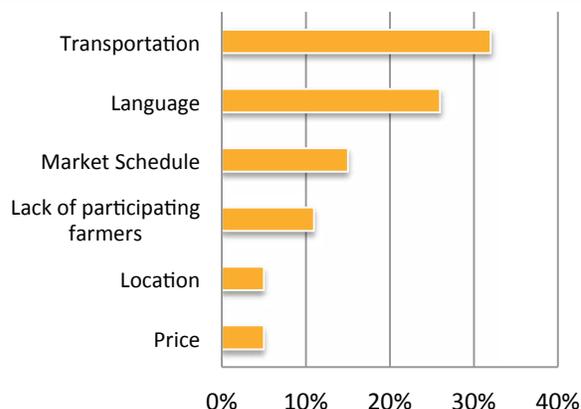
–WIC Staff Member

To improve outreach, WIC staff, Market Managers, and WIC clients suggested that markets and clinics place more large posters publicizing FMAP in clinics, popular neighborhood locations, and outside of the market.

Barriers

Numerous WIC staff and Market Managers reported frustration in FMAP's timing. Clinics began publicizing FMAP to clients early in the summer, but were then told to postpone outreach because few market vendors were registered. This dampened the enthusiasm and outreach at many clinics and Market Managers felt uncomfortable having to turn away confused WIC clients because vendors were not yet ready to accept checks.

“What barriers do your clients face in using their WIC F/V checks at farmers’ markets?”



“I think we did a good job initially of promoting. But when I talked to the Market Manager and they weren’t quite ready, but people were showing up, she asked that we slow down a little, and then it (WIC outreach) just ended.”

- WIC Staff Member

Price

A number of WIC staff members felt that farmers’ markets were either unaffordable – or perceived as unaffordable - for clients. Some commented that this perception was compounded by the fact that clients had only one F/V check a month to spend at the market.

The response from WIC clients who shopped at farmers’ markets was mixed. WIC shoppers rated farmers’ market produce as “a little less expensive” than produce at their usual supermarket. However, some clients noted that they used FMNP at the market and their WIC F/V checks at the store because they felt they would stretch farther there.

Confusion

WIC staff and Market Managers said explaining the rules surrounding using WIC F/V checks at markets, combined with the separate rules for FMNP, was confusing for clients and vendors. Some WIC staff received no formal training the about FMAP and knew little about nearby markets. Similarly, many Market Managers knew little about the WIC process and had never met the WIC staff.

“The most consistent response we got was ‘oh, it’s too expensive.’ That’s a luxury some of us have, that we can pay the extra for organic, but our families that are living on bare bones are going to go somewhere where bananas are 99 cents a pound. Despite what a great option it is, it still doesn’t fit within their lives.”

-WIC Staff Member

“You need to check all the tables, then determine what is the best buy for the day.”

- WIC client on getting deals at the market

However, in the focus groups and surveys, few WIC shoppers mentioned confusion or difficulty with the F/V checks.

Barriers, continued

Language

Of the WIC recipients surveyed, 41% spoke a language other than English at home, the most common language being Spanish. Twenty-three percent of WIC shoppers surveyed had low English proficiency. However, in the shopper survey, Spanish-speaking WIC clients were slightly more likely to know they could use their WIC F/V checks at the market than were WIC clients who spoke only English (50% compared to 40%).

This speaks well of FMAP outreach to multilingual populations. However, lack of awareness among other language groups may be underrepresented; due to lack of interpretation, the survey and focus groups excluded low English proficiency WIC clients who spoke a foreign language other than Spanish.

“The clients don’t feel connected. They walk around and they don’t use their checks. Maybe having someone who speaks Spanish or speaks Somali taking them around.”

- WIC Staff Member

Recommendations

Improved Outreach

- Put up simple signs at locations frequented by WIC clients – library, Boys and Girls Club, day cares.
- Share signs between market and clinic, or create similar signs, to develop branding.

Make Clients Feel More Welcome at Market

- Volunteer greeters (preferably multilingual) or WIC client peer educators at the market who can help give tours and answer WIC questions
- Don’t distribute FMNP checks at market because waiting in line at the market makes some clients feel stigmatized

Overcoming Perception of Unaffordability

- Emphasize “combine your currencies.” Encourage clients to use FMNP, WIC F/V, and EBT together to make a full shopping trip.
- Create displays at market or clinic showing the amount of food that could be bought with WIC.

“It would be good for us to visit markets. Not everyone has visited. I don’t go shopping there. I can’t promote it if I’ve never experienced it.”

- WIC Staff Member

Collaboration Between WIC & Market Staff

- Improve communication between WIC clinic and Market Manager when market season opens.
- Invite Market Manager to clinic staff meeting. WIC staff should visit markets, and maybe Market Managers can give them a tour.

Thank You!

To all of the WIC staff who made this evaluation possible by taking surveys, organizing focus groups, and attending meetings. Your help was greatly appreciated!

B1. RESULTS OF FARMERS MARKET ACCESS PROJECT RESEARCH

Evaluation of Farmers Market Access Project Intervention with Nine Farmers Markets in South King County, WA, Summer 2011

Table B-1. Vendor Owner Awareness, Motivations, and Experience of the Farmers Market Access Project (FMAP), 9 Farmers Markets, King County, WA, 2011

WIC Cash Value Vouchers (CVV)	N	%
Non-participating vendors (N=19)^a		
<i>Reasons for not participating^b</i>		
Unaware of project	6	31.6
Unable to attend required training	8	42.1
Accepting or depositing vouchers too complicated	5	26.3
Did not seem profitable	2	10.5
Other	4	21.1
<i>Interest in applying to participate next season</i>		
Yes	4	21.1
No	6	31.6
Maybe/only if there were changes	9	47.4
Participating vendors (N=31)^a		
<i>Reasons for participating^b</i>		
To make it easier for WIC customers to buy my food	27	87.1
I felt like I would earn more money	15	48.4
Other	5	16.1
<i>Participating vendors' interest in participating again next season</i>		
Yes	22	75.9
Maybe	2	6.9
No	5	17.2
Wireless SNAP/Credit/Debit Terminals for Individual Vendors		
Non-participating vendors (N=43, missing 1)^a		
<i>Reasons for not participating^b</i>		
Did not want to pay credit/debit fees	19	44.2
Did not seem profitable	14	32.6
I mostly sell at markets that have their own terminal	9	20.9
Application was too complicated	6	14.0
Unaware of project	6	14.0
Project launched during market season	5	11.6
Accounting and usage seemed too difficult	5	11.6
Other	5	11.6
<i>Interested in applying for a terminal next season</i>		
Yes	6	14.0
No	25	58.1
Maybe	12	27.9

Table B-1, Continued

WIC Cash Value Vouchers (CVV)	N	%
Participating vendors (N=9)^a		
<i>Reason for participating^b</i>		
To make it easier for SNAP clients to buy my food	6	66.7
To increase sales	6	66.7
Other	4	44.4
<i>Do you feel it was worth your time and effort to get a terminal?^c</i>	N	%
Yes	6	75.0
Unsure	2	25.0
No	0	0.0
<i>Plan to continue using terminal in next season?^c</i>		
Yes, even without financial assistance	6	75.0
Yes, but only with financial assistance	1	12.5
No	1	12.5

Abbreviations: WIC CVV, Special Supplemental Nutrition Program for Women, Infants and Children Cash Value Voucher; SNAP, Supplemental Nutrition Assistance Program; FMAP, Farmers Market Access Project.

^a 53 vendors were surveyed. All 50 vendors eligible to accept CVV were also eligible for SNAP. One vendor who was eligible for both only completed the CVV questions.

^b Respondents allowed to choose up to two responses; therefore, responses do not total 100%.

^c One respondent did not answer the question.

Table B-2. WIC Staff Knowledge of Farmers Market Access Project, Outreach to Clients, and Perceptions of Client Interest in Shopping at Farmers Markets

FMAP Outreach (N=83)	N	%
<i>Frequency of discussion of WIC CVV opportunities at markets per client visit</i>		
At least once to more than once with every client	37	44.6
With many, but not all, clients	32	38.6
Rarely	14	16.9
<i>Frequency of discussion of SNAP opportunities at markets per client visit</i>		
At least once with every client	25	30.5
With some, but not all, clients	38	46.3
Rarely or never	19	23.2
Staff Perceptions of Clients' Reactions^a		
<i>English-speaking clients' response to learning about WIC CVV opportunities at participating</i>		
Enthusiastic/Wanted More Information	64	80.0
Confused/Overwhelmed	3	3.8
Indifferent	9	11.3
<i>Low-English proficiency clients' response to learning about WIC CVV opportunities at markets</i>		
Enthusiastic/Wanted More Information	58	72.5
Confused/Overwhelmed	14	17.5
Indifferent	9	11.3
<i>English-speaking clients' response to learning about SNAP opportunities at markets</i>		
Enthusiastic /Wanted More Information	42	56.8
Confused/Overwhelmed	5	6.8
Indifferent	10	13.5
<i>Low-English proficiency clients' response to learning about SNAP opportunities at markets</i>		
Enthusiastic/Wanted More Information	39	55.7
Confused/Overwhelmed	13	18.6
Indifferent	7	10.0

Abbreviations: WIC CVV, Special Supplemental Nutrition Program for Women, Infants and Children Cash Value Voucher; SNAP, Supplemental Nutrition Assistance Program; FMAP, Farmers Market Access Project.

^a Respondents allowed to choose up to three responses; therefore, responses do not total 100%.

Table B-3. Characteristics and Responses of WIC and SNAP Clients Interviewed Shopping at 9 Participating Farmers Markets

General Characteristics (N=63)			
	Age, years, median (IQR)	31 (12)	
	Female, N (%)	56 (88.9)	
	Number of adults (>18 years) in household, median (IQR)	2.0 (0)	
	Number of Children (<18 years) in household, median (IQR)	2.0 (2)	
	Total spent at market, median (IQR)	\$20.00 (\$15)	
<i>Benefit type</i>		N	%
	WIC only	21	33.3
	SNAP only	12	19.0
	WIC & SNAP	30	47.6
<i>Race</i>			
	African American	8	12.9
	Asian	4	6.5
	Hispanic or Latino	27	43.5
	Native American	1	1.6
	White	21	33.9
	Two or more races	1	1.6
<i>Language at Home</i>			
	English only	34	54.0
	Spanish & English	7	11.1
	Spanish only	17	27.0
	Other	5	7.9
	Low English Proficiency	16	25.4
<i>First learned of market</i>			
	WIC clinic	27	47.4
	Passed by/Saw a sign near market	21	36.8
	Word of mouth/community involvement	7	12.3
	Media	2	3.5
<i>Top reason for shopping at the market^a</i>			
	Fresh produce	43	68.3
	Atmosphere	12	19.0
	WIC	12	19.0
	Organic/ Eat healthier	10	15.9
	Affordability	6	9.5
	Nearby	6	9.5
	Support local farmers	6	9.5
	Other	6	9.5
WIC Recipients' Awareness & Usage of WIC CVV at Market			
	Aware that WIC CVVs be used at market	23	45.1
	If aware, used	5	21.7
SNAP Recipients' Awareness & Usage of SNAP Benefits at Market			
	Aware that SNAP can be used at market	16	39.0
	If aware, used	6	37.5

a Respondents allowed to choose up to two unranked responses; therefore, responses do not total 100%.

B2. RESULTS OF FARMERS MARKET ACCESS PROJECT RESEARCH

Farmers Market Vendor Technology Survey, Five Farmers Markets, King County, WA, Summer 2012

Farmers Market Access Project Survey of King County Farmers Market Vendors

By: Molly McNees, PhD & Kate Cole, MPH
August 2012

*Made possible by funding from Public Health - Seattle & King County and
the US Department of Health and Human Services*

Methods:

Two researchers surveyed vendor owners and managers selling at five farmers markets in King County, Washington, in June and July, 2012. Neither the markets nor the vendors were randomly selected; rather, researchers visited a diverse group of markets (small and large, urban and suburban, with and without central market EBT capabilities) in an attempt at interviewing vendors with a range of demographics. Vendors were eligible to be surveyed if they were selling at least 50% EBT-eligible items on the day of the visit, were an owner or manager, spoke English or had someone to interpret, and agreed to be surveyed. The short, researcher-administered survey asked closed- and open-response, and Likert-scale questions regarding vendors' current use of and attitudes towards app technology to accept EBT and credit/debit. Chi-squared and Fisher's Exact Test of significance were used to test for correlations.

The findings of the survey are not representative. Rather, they are meant to provide a preliminary snapshot of vendors' current practices and opinions regarding technology in order to guide efforts at introducing technology to farmers markets. Future research may be needed to more fully understand the topics addressed in this survey.

Results:

We interviewed 35 vendors in total. Descriptive statistics of quantitative data is displayed in Table 1. The majority (74%) of interviewees were produce vendors. Over three-quarters (77%) were based in Western Washington, with the remainder from

Central and Eastern Washington. Nearly half (43%) earned 100% of their household income through their business, and over three-quarters (79%) earned the majority of their business income from direct-to-consumer sales. Interviewees sold at an average of seven markets (SD=6), although some sold at as few as one and as many as 21. While almost all interviewees spoke English, 29% spoke a primary language other than English.

Almost half of interviewees owned either an iPhone (42%), iPad (18%), or iPod Touch (6%) for either business or personal use. Thirty-six percent owned a non-Apple smart phone, and 21% owned no smart device. Only 9% of vendors interviewed accepted EBT directly. However, over half (54%) accepted credit/debit directly, split nearly evenly between square technology (47%) and POS terminals (42%).

We provided interviewees with a brief explanation of Mobile Market+ for SNAP/EBT, noting that it would only be available for use with Apple smart devices. In order to simplify the question, interviewees were given a scenario in which they would apply to become SNAP-retailers and assume that they would make a "reasonable profit" from the app. They were then asked, given this scenario, how likely they would be to consider using this technology on a scale of 1 ("not likely at all") to 5 ("very likely"). Answers were relatively polarized, with 50% replying "not likely at all" or "somewhat unlikely," and 38% replying "very likely" or "somewhat likely." Fifty-nine percent of interviewees said they were interested in

learning more about becoming SNAP-certified vendors and/or EBT app technology.

Interviewees were asked to explain their answers to the question regarding likelihood to use the EBT app in an open-ended question and cite any concerns they had about new EBT technology. The primary reason given for disinterest was not owning an Apple smart device and/or having already invested in other technology to accept EBT/credit/debit. The next most common concern was that the technology would be too difficult. A number of respondents with this concern came from immigrant families, with children saying they would be interested in the technology, but that their parents – often the primary decision makers – would not be open to it. Three vendors – two meat sellers and one mushroom farmer – were concerned that there would be little demand from SNAP customers for their products. Three vendors were wary of fees. Three vendors were worried about their smart devices getting damaged, either because of the outdoor conditions at markets or because the devices would be handled by numerous employees and customers. Finally, three vendors said they were happy with the token system and thus had no motivation to change.

Some of those who said they were “very interested” in the technology cited a diversity of uses for it. One farmer said she was happy with the token system but would consider the EBT app for her CSA. Another said it would be a good alternative at markets without a token system. A farmer who already accepted SNAP/EBT at his farm stand said this would allow him to accept SNAP/EBT at markets.

Interviewees were provided a list of factors and asked whether they were “more” or “less” important in making a decision about whether to use SNAP/EBT mobile technology. While all factors were cited as “most important” by a majority of interviewees, interviewees were most likely to cite “speed to complete transaction” (85%) and “good technical support when there are problems” (77%) as the most important factors.

In order to gauge interviewees’ opinions on the various forms of card reading technology available, interviewees were asked to rate how interested they

would be in using various technologies to accept credit/debit. At 33%, interviewees had the most interest in square (or similar technology) for smart phones, followed by POS wireless terminals, at 17%.

Interviewees were also asked to explain their opinions on card-reading technologies in an open-response question. Everyone who was using a square was universally happy with it, including a few vendors who said they began using the square after being dissatisfied with a POS terminal. They praised the square’s speed, simplicity, and free card-reading hardware. The majority of the other responses mimicked the concerns about mobile apps for SNAP/EBT: too complicated; reluctance to accept other currencies because of fees and additional work; and concerns about sending expensive technology to the market to be handled by employees.

None of the demographic factors were associated with whether interviewees said they were more or less likely to be interested in Mobile Market +. Instead, current technology owned was correlated with interest in Mobile Market +; 78% of current credit/debit app users said they were somewhat or very likely to use Mobile Market +, compared to only 24% of non-credit/debit app users (significant at $p < .01$). Interviewees who owned Apple smart devices were more likely to be interested in using Mobile Market + compared to those with no Apple smart devices (53% compared to 19%, $p < .05$).

Discussion:

A strong minority of vendors was somewhat or very interested in EBT app technology. The popularity of credit/debit apps is relatively high among the vendors we interviewed, and use of the credit/debit app was the strongest predictor of interest in EBT app technology. The fact that very few vendors are currently SNAP-certified and that some vendors do not own Apple products may pose the biggest barriers to those with an interest in EBT app technology taking it up. In launching an EBT app program for vendors, speed and technical support should be top priorities. (See Table B-4 for survey results.)

Table B-4: Farmers Market Vendor Technology Survey Knowledge, Attitudes, Ownership, and Future Plans

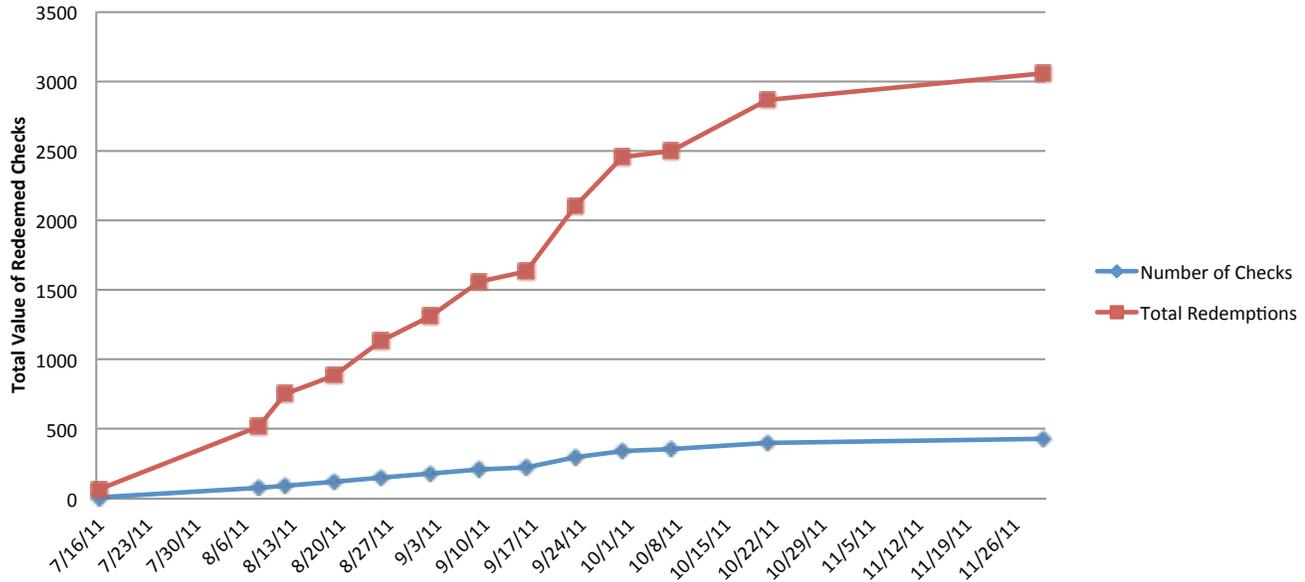
Demographics	N	%
<i>Products Sold</i>		
Produce	26	74.3
Meat	5	14.3
Seafood	3	8.6
Dairy/Eggs	3	8.5
Bread	1	2.9
<i>Number of Farmers Markets Selling At</i>	7.17 (mean)	6.09 (SD)
<i>% of Total Household Income From Farming</i>		
0 – 25%	7	23.3
26-50%	1	3.3
51-75%	7	23.3
76-99%	2	6.7
100%	13	43.3
<i>% of Total Business Profit from Direct-to-Consumer Sales</i>		
1-25%	2	6.1
26-50%	1	3.0
51-75%	4	12.1
76-99%	11	33.3
100%	15	45.5
<i>Primary Language</i>		
English	25	71.4
Spanish	5	14.3
Hmong	4	11.4
Other	1	2.9
<i>Business Location</i>		
Western Washington	27	77.1
Central and Eastern Washington	8	22.9
Current Technology Used and Currencies Accepted		
<i>Technology Owned (for business or personal use)</i>		
iPhone	14	42.4
iPod Touch	2	6.1
iPad	6	18.2
Non-Apple Brand Smart Phone	12	36.4
No "Smart" Technology	7	21.2
<i>Accepts EBT Directly</i>		
Yes	3	8.6
<i>Accepts Credit/Debit Directly</i>		
Yes	19	54.3
<i>Credit/Debit Technology Used</i>		
Wireless POS Terminal	8	42.1
Square Technology	9	47.3
Other/Missing	2	10.5

Table B-4, continued

Attitudes and Preferences Regarding New Technology	N	%
<i>Likelihood of Considering EBT App Technology</i>		
<i>(Likert Scale, 5 = "Very likely"; 1 = "Not at all likely")</i>		
Proportion responding "4" or "5"	13	38.2
<i>Interested in Learning More About Becoming an EBT-Certified Vendor, or, if Already an EBT-Certified Vendor, Learning More About EBT App</i>	20	58.8
<i>Factors of Importance in Decision-Making about an EBT App</i>		
<i>(% responding "most important")</i>		
Simple Technology	18	66.7
Technical Support When There are Problems	20	76.9
Speed to Complete Transactions	23	85.2
Initial Cost of Device	15	57.7
Ongoing Costs	17	65.4
Difficulty/Cost of Getting out of Existing Contract	8	38.1
Interest in Various Credit/Debit Technology		
<i>(Likert Scale, 5 = "Very interested"; 1 = "Not interested at all"; Reported as proportion responding "4" or "5")</i>		
<i>(Interviewees with no interest in accepting credit/debit or EBT directly, as well as those already using the device in question, were excluded from denominator)</i>		
Square or Similar Technology for Smart Phone	7	33.3
Square or Similar Technology for iPod Touch	3	10.7
Square or Similar Technology for iPad	3	10.7
Cradle for Smart Phone	2	7.7
Point of Sale Wireless Terminal	4	16.7

B3. RESULTS OF FARMERS MARKET ACCESS PROJECT RESEARCH

2011 Implementation Results of WIC Cash Value Benefit Checks at Nine Farmers Markets



As of 11/30/2011, there were 38 authorized growers. Only 25 growers presented checks to their bank for redemption. These 25 growers took a total of 427 checks with a combined value of \$3,051.92 during the period of 6/1/2011 to 10/31/2011. Two growers took 71 and 75 checks each. Three growers took 42 to 44 checks. Two growers took 21 and 25 checks. Fifteen growers redeemed 13 or less checks and four of those growers redeemed one check each. Thirteen growers didn't redeem any checks. Prepared by Washington Department of Health, November, 2011.

C1. FARMERS MARKET NUTRITION ASSISTANCE RESOURCES

Characteristics of SNAP and WIC Programs

Characteristics	SNAP	WIC Fruit & Vegetable Checks	WIC & Senior FMNP
Types of Program	One Program Monthly Benefit	Monthly Cash Value Benefit (WIC CVB), \$6/children, \$10/women	Seasonal Benefit Up to \$30 for WIC Up to \$40 for Senior
Program Participants	Income based (1.1 million WA residents enrolled in March 2012)	Income based nutrition education program for women, infants and children up to 5 years old	Eligible WIC clients and very low income seniors
Length of Time on the Program	Average 6 to 12 months	Potentially up to 5 years	WIC – income based, up to 5 years Senior – income based
Current National Funding Budget	Mandatory Funding Source - Farm Bill \$70 Billion	Allocated Funding Source - Child Reauthorization Act, \$1 Billion	Allocated funding for WIC FMNP, Farm Bill funding for Senior FMNP
Interoperable (Programs accepted across state lines.)	Yes	No *	No
Prescriptive Foods	None except for Alcohol – determined by USDA	Yes – eligible foods are determined by state	Yes – eligible foods chosen by state within USDA guidelines
Code Number	None required	USDA Requirement – code unique to each state	n/a
Future of Tokens	Current system can continue. USDA studying unspent tokens	Due to required PLU codes, tokens are not an option	n/a
Pilot Programs using Applications and Market Models	In WA, only SNAP apps are currently available		States are not mandated to create EBT programs for WIC or Senior FMNP
	Michigan	Novo Dia pilot with farmers (WIC CVB, WIC Summer Lunch, SNAP)	
	Texas	Pilot (WIC CVB, WIC FMNP, SNAP)	
	Massachusetts	SNAP	

C2. FARMERS MARKET NUTRITION ASSISTANCE RESOURCES

Timeline for Successful Stakeholder Engagement

This proposed timeline of activities was developed based on lessons learned during the Farmers Market Access Project and the two previous projects in Washington State. Although the projects are different, the seasonality of farmers markets and farming in general, help direct the best timing for “off season” work.

LATE FALL

- Assess what worked and what didn't work during farmers market season: analyze sales data, review outreach activities, facilitate focus groups with low-income shoppers, etc.
- Identify possible partnership grant opportunities to support FMAP.
- Provide opportunities for FMAP to share information through conference calls or regional gatherings.
- Sponsor trainings with farmers and farmers markets to inform them about accepting food assistance
- Celebrate the farmers markets season with FMAP. Share the season's outcome and stories with the local media. Seek out personal testimonies.

WINTER

- Invite FMAP members to conferences and acknowledge their contributions.
- Educate the community at large about FMAP collaborative work.
- Conduct workshops at conferences on food assistance benefits, stakeholder engagement, public policies related to food assistance, marketing and outreach to low-income shoppers, etc.
- Sponsor trainings with farmers to help them get authorized to accept food assistance benefits
- Develop marketing plan and materials for next market season
- Identify Spring outreach opportunities with social service partners
- Advocate in Olympia for budget and policy issues that support farmers market access goals
- Bring together WIC clinic staff, farmers market managers and Basic Food outreach providers to strategize outreach and messaging to clients for the coming market season.

SPRING

- Ensure farmers have the technology, business skills and marketing tools ready to be successful for the summer.
- Ensure market managers know which of their farmers are authorized to accept which food assistance benefits and include in marketing materials.
- Distribute marketing materials, ads, etc. to publicize food assistance benefits and local farmers market.
- Engage local politicians to promote food assistance programs as well as thanking local farmers and farmers markets.

SUMMER

- Ensure all markets and farmers have clear, visible, consistent messages and signage promoting food assistance access.
- Work with WIC clinics and Basic Food outreach providers to remind clients about benefits of farmers markets.
- Promote fruits and vegetables that are fresh, in season and a good buy throughout the season.
- Publicize markets' abilities to accept food assistance benefits in marketing and media efforts – especially in languages and media that are trusted by particular cultural groups in a community.
- Invite local and state politicians to the farmers market and highlight food assistance program.
- Gather information/data to support future grant opportunities to support FMAP work.

C3. Farmers Market Nutrition Assistance Resources Comparison of Central Market Model and Vendor Operated Model

	CENTRAL MARKET MODEL SNAP Authorized Retailer	VENDOR OPERATED MODEL SNAP Authorized Retailer
FNS Authorization	Farmers market receives authorization to accept SNAP (1776 markets in US in 2011)	Individual vendors receive authorization. Very few have done this.
Ability to Track SNAP and Credit/debit Card Sales	Market tracks all sales. Useful management information	Vendor tracks own sales; market doesn't have access to this information.
Shopping Impacts	Shoppers must use tokens with vendors	No need for tokens when vendor has own technology.
Covering the Program Costs	Multiple options – vendors pay extra, shoppers make donations, market absorb the operating costs	Vendor is responsible for all transaction and monthly fees.
Bookkeeping Impacts	Tokens are counted multiple times – by farmer, by market management. Market is liable for unspent tokens. Market reimburses farmers	Vendor receives payment directly into their bank account.
Technology Adaptability	SNAP/WIC apps are most cost effective when using iPod devices with central WIFI router	Vendor can choose what type of POS device to use (POS Terminal, IPHONE, IPAD, IPOD)
Annual Costs for Apps	Farmers Market organization would pay \$100 annual license fee for each SNAP and WIC App in the market (example – 35 vendors x \$200 for SNAP and WIC App = \$7000 per year)	Vendors selling at multiple markets will pay for one SNAP and one WIC app for a total of \$200 per year
Start Up Costs	Apps technology has large upfront cost	Cost of app for vendor is minimal if they already own a wireless smart device

C4. Farmers Market Nutrition Assistance Resources

Cost Analysis for Point of Sale Devices to Accept EBT and Credit/Debit Cards

INTRODUCTION:

The following table (C-1) evaluates the costs for using four different types of POS devices that are currently available to farmers markets and vendors. A farmers market and its vendors might adopt one of these four options or a combination, i.e. a “hybrid” option, depending on vendor interest, types of shoppers, market capacity, role of community partners at the market and anticipated technology changes. Considerations will include:

- Transaction fees charged retailers for using credit and debit cards are significantly higher than for SNAP EBT cards. To determine which technology option is the best, a market or vendor will need to evaluate the anticipated increased sales with the expected start up costs, monthly fixed costs and variable transaction fees for SNAP, and credit/debit cards. No transaction fees are allowed for WIC EBT cards.
- Because technology is changing so quickly, it is important to understand the limitations and strengths for each of the options that are available.
- Pricing schemes for mobile hardware, software, and data plans are constantly shifting. For example, Verizon recently announced it would begin charging users based on the amount of data used (Carew, 2012), rather than fixed monthly charges. These pricing schemes directly affect mobile app users’ card service operating costs.
- In the past, Novo Dia Group has negotiated with wireless providers for lower data plan rates for *Mobile Market+* customers. Discounts available at time of purchase may provide significant savings to farmers or farmers markets. In addition, state agencies or organizations may be able to negotiate directly with providers for more consistent discounted rates.
- Currently, USDA FNS requires that retailers provide a paper receipt for every EBT transaction, meaning that farmers or farmers markets choosing to use a mobile app must also purchase a printer. Mobile app technology, including *Mobile Market+*, allows retailers to send electronic receipts to customers via text message or email. National farmers market advocates are discussing with USDA how eliminating the printed receipt requirement would support an overall paper reduction policy and also improve costs and convenience for farmers and farmers markets.
- Some farmers with iPhones may choose to become Basic Food–authorized retailers. With a Basic Food app, WIC app, and credit/debit card app, card services transactions will be deposited into a vendor’s bank account. Other vendors may continue to take POS terminal tokens for Basic Food and credit/debit cards. In addition, farmers markets could purchase Wi-Fi routers so that farmers can use their own iPod.

ANALYSIS FRAMEWORK:

1. Start-Up Cost – Initial cost to purchase hardware, software and set up program.
2. Fixed Monthly Fees – Fees charged each month regardless of how many completed transactions.

ASSUMPTION:

To evaluate the full cost at a market to implement electronic card capacity, the Project assumed a six-month farmers market with 35 SNAP-eligible vendors. The options are one central device operated by the market for all electronic card sales, and options where vendors also have devices to accept cards at their market booths.

EXPLANATION OF POS DEVICES:

- POS Terminal with Tokens: A wireless handheld terminal typically used at a farmers market information booth. A market assistant swipes the cards and gives shoppers tokens to spend at the farmers’ booths.
- iPhone: Farmer swipes cards using a reader/printer. Each iPhone has a data plan and a cellular Internet connection.
- iPad: Same process as for the iPhone, except that the reader/printer is a stand-alone device.

C4. Farmers Market Nutrition Assistance Resources, Continued

Cost Analysis for Point of Sale Devices to Accept EBT and Credit/Debit Cards

	POSTERMINALS - OPERATED BY MARKET OR INDIVIDUAL VENDOR* (Central – Terminal Model)	IPHONE OPERATED BY VENDOR (Vendor Operated Model)	IPAD OPERATED BY VENDOR (Vendor Operated Model)	IPOD OPERATED BY VENDOR (Vendor Operated Model)
START UP COST				
Main Equipment	\$700 for POS Terminal + \$100 setup fee	\$100 per 4 8GB phone	\$550 per IPAD – 16 GB	\$274 per IPOD 8GB Touch 4th generation
Reader/Printer	Included in Machine	\$332 DS247 –iAPS –C Reader/Printer	\$300 – Blue Bamboo P25i	\$332 DS247 –iAPS –C Reader/Printer
Connectivity	Cellular	Cellular	Cellular	\$903 – 128 user -User 4G WIFI Router (1 Unit) plus \$165 Warranty and Service Total = \$1073. www.cradlepoint.com (Provided by Market)
Other Up Front Expenses	\$300 – Tokens	No Tokens Required	No Tokens Required	No Tokens Required
Total Start Up Cost per POS device	\$800	\$432	\$850	\$1,679
Start Up Cost for Farmers Market with 35 Vendors	\$1,100	\$15,120	\$29,750	\$22,283
Start Up Cost per Vendor	\$800	\$432	\$850	\$606 (not including the WIFI router)
FIXED ANNUAL COST				
Fixed Monthly Cost X 6 months	\$270 (\$45 per month for 6 months)	\$600 (\$50 per month Data Plan for 5gb – per year - 2 year contract)	\$120 (\$20 per month 1 GB Data Plan month to month plan) Confirmed with Verizon	\$90 (\$15 per month for 1 Router for 6 months. Special price for Novo Dia Group) Paid by market
Annual SNAP App License Fee	N/A	\$100	\$100	\$100
Annual WIC App License Fee	N/A	\$100	\$100	\$100
Total Annual Fix Cost per POS device	\$270	\$800	\$320	\$290
Annual Fix Cost for Farmers Market - 35 Vendors	\$270	\$28,000 (Apps + Annual fees for 35 vendors)	\$11,200 (Apps + Annual fees for 35 vendors)	\$7,090 (Apps for 35 vendors)
Annual Fix Cost for Vendors	\$270	\$800	\$320	\$200

* No WIC EBT options with POS Terminal.

Data as of September 2012.

C5. Farmers Market Nutrition Assistance Resources

Comparison of Nutrition Assistance Programs between Washington & Oregon

	USA			WASHINGTON			OREGON		
	SNAP	WIC CVB	FMNP	SNAP	WIC CVB	FMNP	SNAP	WIC CVB	FMNP
Total Retail Sales (2011)	\$70 billion	\$1 billion	\$40.2 million	\$1.65 billion	10,742,616	\$1,401,932	\$1.2 billion	\$7,560,000	\$1,250,104
Total FM Sales (2011)	\$11 million	n/a	\$40.2 million	\$314,229	\$3,052	\$1,267,128	\$609,050	\$40,889	\$1,250,104
% of FM Sales to Total Sales	.02%	n/a	100%	0.02%	0.028%	90.3%	0.05%	0.53%	100%

There are 6.7 million people in Washington. Washington State has 160 Farmers Markets; 64 or 40% are authorized to accept SNAP. There are 3.8 million people in Oregon. Oregon has 122 Farmers Markets; 90 or 73% are authorized to accept SNAP.

	WASHINGTON			OREGON		
	SNAP	WIC CVB	FMNP	SNAP	WIC CVB	FMNP
Total Caseload	591,096 (May 2012)	591,096 (May 2012)	Serves 25% eligible WIC & 20% eligible Seniors	433,305 (Dec 2011)	111,800 Participants (2011)	n/a
Number of Authorized Farmers Vendors	unknown	38**	747	unknown	447 (2011)	696 (2011)
No. Authorized Farmers Markets	64	9**	124	90	n/a****	n/a****
Total Retailer Sales	\$1,650,000,000	\$10,742,616	\$1,401,932***	\$1,244,628,000 (2011)	\$7,560,000 (2011)	\$1,250,104 (2011)
Total Farmers Market Sales (2011)	\$314,229	\$3,051,92**	\$1,267,128	\$609,050	\$40,889	Not tracked
% of FM sales to Total Sales-State	0.02%	n/a	90.3%	0.05%	0.54%	n/a
Avg. Annual EBT Sales for Authorized Markets	\$4,909	n/a	\$10,219	\$6,767	n/a	n/a
Avg. Annual EBT Sales for Authorized Farmers	n/a	n/a	\$1,696	n/a	\$91	\$1,796

**One year limited implementation

***Includes sales at farm stands, all sales are to vendors

****OR does not authorize individual farmers markets

C6. Farmers Market Nutrition Assistance Resources

Process for State Adoption of *Mobile Market+* App and Use at Markets

After receiving approval from USDA FNS to sell *Mobile Market+* for SNAP and WIC EBT card processing, Novo Dia Group (NDG) can work with a state's SNAP and/or WIC agency to integrate the *Mobile Market+* software with the state database. Novo Dia Group charges the state a one-time fee of \$3,000 for both WIC and SNAP app programming. This integration is the last step before NDG can sell *Mobile Market+* to eligible vendors and farmers markets. Farmers or farmers markets can purchase *Mobile Market+* for SNAP and WIC from iTunes for a \$100 annual licensing fee, and download it for use on iPhones, iPads or iPods. The annual fee provides continued support from NDG, including transaction reports on the company website.

Mobile Market+ can be programmed so that WIC or SNAP transactions can be deposited into either an individual vendor's bank account or the central farmers market bank account. If vendors independently purchase the app for use on their personal device. These two models are called Vendor Operated and Central Market Models, respectively.

In a central market model, tokens are eliminated because each farmer has his or her own device which is linked to the market's account and the vendor's unique ID number. Reports of all transactions, itemized by farmer, are available on the farmers market computer. Market staff use these reports to reconcile all transaction deposits in the farmers market bank account and write reimbursement checks to individual vendor. The benefit of the central market model is that individual farmers can share the farmers market's FNS number, rather than apply for an individual FNS number. In addition, farmers markets will be able to track the market's WIC and SNAP sales. However, because the app is linked to the market's FNS number, a farmer must use a different *Mobile Market+* license for each market she or he wishes to sell at. Depending on who pays for the app, it can become expensive.

In the Vendor Operated Model, each vendor has their own smart device and app. WIC or SNAP sales are deposited into the vendor's own bank account. Under this model, a vendor must have an individual FNS number to accept SNAP, but can use the same app at any location.

In order to accept WIC sales, farmers must be WIC-authorized. However, once this authorization is secured, farmers have the option of having their WIC *Mobile Market+* transactions deposited into either the market's bank account or directly into their own bank accounts. The Central Market and Vendor Operated Models can function in tandem at a single market and can also be integrated with current methods for accepting nutrition benefits and credit/debit cards. For instance, a farmers market may choose to have farmers accept WIC via *Mobile Market+* transaction deposited directly into their individual bank accounts, but continue to accept SNAP and credit/debit cards through the central POS terminal model using tokens. In fact, many markets may implement a "hybrid system," choosing the combination of technology and models that best fits their needs.

C7. Farmers Market Nutrition Assistance Resources

Training and Technical Assistance Topics

This list of topics is based on the lessons learned during the Project and feedback from market managers, vendors, WIC staff and WIC clients. This may serve as a starting point for other organizations or communities undertaking similar projects.

FARMERS MARKET MANAGERS

- Outreach strategies that work for vendors to become EBT-enabled
- Training on the differences between Farmers Market Nutrition Programs, WIC and SNAP
- Building partnerships with local providers and public agencies (especially WIC clinics, SNAP outreach providers, DSHS Community Service Offices and food banks)
- Outreach strategies that work for low-income shoppers
- Successful marketing materials, especially signage and messages
- Education on menu of EBT technology options for farmers markets and farmers

VENDORS

- Technology planning and budgeting
- Bookkeeping and business analysis to determine right fit with technology options
- Becoming authorized to accept food assistance benefits – workshops to complete SNAP application and FMNP application
- Review of program regulations and compliance with federal and state guidelines
- Successful marketing strategies (e.g. clear signage about food assistance benefits, creating \$2 or \$5 produce bundles for WIC shoppers and more)

WIC STAFF

- Solicit/share client feedback about shopping preferences, barriers and bonuses of farmers markets
- Information to share with clients – where, when and how to use benefits at farmers markets, with a focus on using all food assistance benefits (not just FMNP) at local markets
- Develop outreach and marketing materials with local farmers markets for low-income clients
- Share outreach and marketing information developed with local partners with WIC clients
- Regular meetings (2-3 per year) with local farmers market managers

OTHER SOCIAL SERVICE PROVIDERS

- Solicit/share client feedback about shopping preferences, barriers and bonuses of farmers markets
- Information to share with clients – where, when and how to use benefits at farmers markets, with a focus on using all food assistance benefits at local markets
- Share outreach and marketing information developed with local partners

C8. Farmers Market Nutrition Assistance Resources

Timeline for Successful Stakeholder Engagement

This proposed timeline of activities was developed based on lessons learned during the Farmers Market Access Project and the two previous projects in Washington State. Although the projects are different, the seasonality of farmers markets and farming in general, help direct the best timing for “off season” work.

LATE FALL

- Assess what worked and what didn't work during farmers market season: analyze sales data, review outreach activities, facilitate focus groups with low-income shoppers, etc.
- Identify possible partnership grant opportunities to support FMAP.
- Provide opportunities for FMAP to share information through conference calls or regional gatherings.
- Sponsor trainings with farmers and farmers markets to inform them about accepting food assistance
- Celebrate the farmers markets season with FMAP. Share the season's outcome and stories with the local media. Seek out personal testimonies.

WINTER

- Invite FMAP members to conferences and acknowledge their contributions.
- Educate the community at large about FMAP collaborative work.
- Conduct workshops at conferences on food assistance benefits, stakeholder engagement, public policies related to food assistance, marketing and outreach to low-income shoppers, etc.
- Sponsor trainings with farmers to help them get authorized to accept food assistance benefits
- Develop marketing plan and materials for next market season
- Identify Spring outreach opportunities with social service partners
- Advocate in Olympia for budget and policy issues that support farmers market access goals
- Bring together WIC clinic staff, farmers market managers and Basic Food outreach providers to strategize outreach and messaging to clients for the coming market season

SPRING

- Ensure farmers have the technology, business skills and marketing tools ready to be successful for the summer
- Ensure market managers know which of their farmers are authorized to accept which food assistance benefits and include in marketing materials
- Distribute marketing materials, ads, etc. to publicize food assistance benefits and local farmers market
- Engage local politicians to promote food assistance programs as well as thanking local farmers and farmers markets

SUMMER

- Ensure all markets and farmers have clear, visible, consistent messages and signage promoting food access
- Work with WIC clinics and Basic Food outreach providers to remind clients about benefits of farmers markets
- Promote fruits and vegetables that are fresh, in season and a good buy throughout the season
- Publicize markets' abilities to accept food assistance benefits in marketing and media efforts – especially in languages and media that are trusted by particular cultural groups in a community
- Invite local and state politicians to the farmers market and highlight food assistance program.
- Gather information/data to support future grant opportunities to support FMAP work.

C9. Farmers Market Nutrition Assistance Resources

Additional Research Topics

These topics were identified while developing the report and would be helpful to expand the knowledge base and expertise for markets and farmers to accept food assistance benefits:

RECOMMENDATION #1: Develop a research checklist. Example considerations may include:

- Confirm that the market location has secure cellular connectivity Farmers market organization clearly understand their financial and legal obligations with hardware, software and data plan contracts
- Farmers market management has the ability to securely store equipment such as WIFI router equipment.
- Number of participating SNAP and WIC participating vendors
- Number of farmers who own iPhone, iPods or iPads
- Number of farmers willing to become SNAP authorized vendors
- The square footage of the market location.

RECOMMENDATION #2: Determine if shoppers prefer to use SNAP and debit/credit cards multiple times during a farmers market shopping trip or prefer the token system.

RECOMMENDATION #3: Compare data plan pricing to offer to markets and farmers using technology.

RECOMMENDATION #4: Investigate apps that are compatible and streamline administration tasks.

- Incentive Apps that report matching SNAP dollar programs.
- Quickbook Apps that in interfaces with farmers sales reports to generate reimbursement checks.

RECOMMENDATION #5: Research the farmers and farmers market's view of using tokens. Market management likes to see the sales figures that the token system provides

- Farmers like tokens, they are comparable to cash and increase sales
- Market management do not see counting tokens as a burden
- Market management provide the cards service as a value added benefit for farmers

RECOMMENDATION #6: Gather data from vendors who are already using credit/debit mobile apps.

- Measure the number of credit/debit tokens the vendor receives at central-terminal markets versus sales conducted through the mobile app
- Determine the average time for completing a transaction with the mobile app

D. ADDITIONAL RESOURCES

The following websites and reports may serve as helpful resources in learning more about incorporating nutrition assistance benefits and new technology into farmers markets.

SNAP AND WIC INFORMATION:

"Enough to Eat: Food Assistance and the Farm bill" Brief History of SNAP, Institute of Agriculture and Trade Policy - <http://www.iatp.org/documents/enough-to-eat-food-assistance-and-the-farm-bill>

Research documenting economic stimulus effect of SNAP/food stamps - <http://frac.org/initiatives/american-recovery-and-reinvestment-act/snapfood-stamps-provide-real-stimulus/>

Supplemental Nutrition Assistance Program (SNAP) At Farmers Markets: A How-To Handbook - <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298&acct=wdmgeninfo>

SNAP/EBT at Farmers Market: Seven Steps to Success — http://www.pps.org/pdf/SNAP_EBT_Book.pdf

WIC AND SNAP FARMERS MARKET INCENTIVE PROGRAMS:

Double Up Food Bucks incentive program - http://doubleupfoodbucks.org/sites/default/files/files/FFN_DUFB_Evaluation_2011_04_10_12.pdf

Healthy Eating at Farmers Markets: The Impact of Nutrition Incentive Programs - http://www.orphi.org/images/stories/PDF/healthy_planning_pdfs/hefm_nutritionincentives0923.pdf

Wholesome Wave incentive program - <http://wholesomewave.org/wp-content/uploads/2012/06/Double-Value-Coupon-Program-2011-Outcomes.pdf>

CREDIT/DEBIT APP RESOURCES:

The Square – <https://squareup.com>

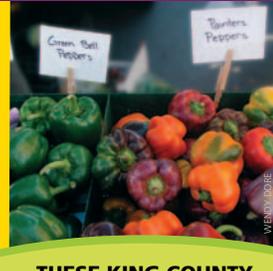
Bank of America Mobile Pay on Demand – <http://merch.bankofamerica.com/mobile-pay-on-demand-overview;jsessionid=6A820AF42999DB919656D2385F3BEE87>

Intuit GoPayment Mobile Credit Card Processing – <http://payments.intuit.com/products/basic-payment-solutions/mobile-credit-card-processing.jsp>

ADVERTISEMENTS

Help a local farmer and feed your family!

Farmers Markets are for everyone!



THESE KING COUNTY MARKETS ACCEPT:

WIC
WIC Fruit/Veg Checks

EBT
EBT Cards
("food stamps")

C/D
Credit/Debit Cards

Auburn International Farmers Market
Sundays, 9 AM–2 PM (6/12–9/25)
Auburn Sound Transit Plaza, 23 A St SW 98001 **EBT WIC C/D**

Burien Farmers Market
Thursdays, 11 AM–6 PM (5/5–10/13)
Burien Town Square, SW 152nd & 5th Pl 98166 **EBT WIC C/D**

Clean Greens Farm and Market
Fridays/Saturdays, 11 AM–5 PM (6/17–10/22)
116 21st Ave, Seattle 98122 **EBT C/D**

Columbia City Farmers Market
Wednesdays, 3–7 PM (4/27–10/19)
Rainier Ave & S Edmunds St, Seattle 98118 **EBT WIC C/D**

Des Moines Farmers Market
Saturdays, 10 AM–2 PM (6/4–10/29)
Des Moines Marina, S 227th & Dock St 98198 **EBT WIC C/D**

Federal Way Farmers Market
Saturdays, 9 AM–3 PM (5/7–10/29)
31600 20th Ave S 98003 **EBT WIC C/D**

Georgetown Farmers Market
Saturdays, 10 AM–3 PM (5/21–10/1)
600 Airport Way S 98108 **EBT WIC C/D**

Kent Farmers Market
Saturdays, 9 AM–2 PM (6/4–9/24)
Town Square Plaza, between 2nd Ave & Smith St, 98032 **EBT WIC C/D**

Madrona Farmers Market
Fridays, 3–7 PM (5/20–9/30)
MLK Jr. Way & E Union St 98122 **EBT WIC C/D**

Maple Valley Farmers Market
Saturdays, 9 AM–1 PM (6/18–10/1)
25700 Maple Valley-Black Diamond Rd SE 98038 **EBT WIC C/D**

Renton Farmers Market
Tuesdays, 3–7 PM (6/7–9/27)
South 3rd St, Between Logan & Burnett Ave S 98057 **EBT WIC C/D**

OTHER SEATTLE/KING COUNTY MARKETS ACCEPTING EBT:

Ballard Farmers Market
Broadway Sunday Farmers Market
Lake City Farmers Market
Magnolia Farmers Market
Olympic Sculpture Park Market
Phinney Farmers Market

Queen Anne Farmers Market
University District Farmers Market
Wallingford Farmers Market
West Seattle Farmers Market

Crossroads Farmers Market–Bellevue
Duvall Farmers Market
Kirkland Farmers Market
Lake Forest Park Farmers Market
Vashon Island Farmers Market

To learn more, go to the market's information booth or visit www.ParentHelp123.org

Made possible by funding from the U.S. Department of Health and Human Services and Public Health – Seattle & King County partnering with King County and the City of Seattle.

NUESTRO NOROESTE

CALEN

AGOSTO

Mariachi Fiesta Mexico, Flamenco, baile Azteca, concursos y mucho más.
DONDE: 14405 179th Ave SE, Monroe, Wa
CONTACTO: (360) 805-6700

SEPTIEMBRE

SEPTIEMBRE 2
FIESTA DE SALSAS EN LA PLAYA ALKI
Venga divertirse bailando salsa y si no sabe bailar le darán clases.
HORARIO: 5:30-10 p.m.

SEPTIEMBRE 9-25
FERIA DE PUYALLUP
Diversión para toda la familia. Con rodeos, comida, montaña rusa, carusel y mucho más.
DONDE: 110 9TH Ave SW, Puyallup
HORARIO: 10 a.m.-10 p.m. Dom-Jue 10 a.m.-11 p.m. Vier. y Sáb.
COSTO: \$11 adultos; \$9 estudiantes; niños menores de 5 años gratis.

SEPTIEMBRE 10
TALLER PARA PERSONAS QUE COMPRAN SU CASA POR PRIMERA VEZ
El Centro de la Raza con patrocinio del Washington State Housing Finance Commission llevarán acabo este taller.
DONDE: El Centro de la Raza 2524 16th Ave. S. Seattle, Wa
HORARIO: 10 a.m.-3 p.m.
CONTACTO: (206) 957-4610

SEPTIEMBRE 10
CASCOS PARA MONTAR BICICLETA

SEPTIEMBRE 13
CLASES DE COMPUTACIÓN GRATIS EN LA BIBLIOTECA
Clases para principiantes hasta estudiantes intermedios en la Biblioteca de Mountlake Terrace y Brier. Cupo limitado, así que debe

SEPTIEMBRE 24
SÉPTIMA FERIA FAMILIAR DE SALUD Y SEGURIDAD
Recursos comunitarios, exámenes de salud, rifas, show de autos clásicos, bailarines folklóricos y comida.
DONDE: Gracie Community Church 1320 Auburn Way S. Auburn,
HORARIO: 10am-3pm
CONTACTO: giselle.zapata-garcia@molina-healthcare.com

SEPTEMBRE 10
TALLER PARA PERSONAS QUE COMPRAN SU CASA POR PRIMERA VEZ
El Centro de la Raza con patrocinio del Washington State Housing Finance Commission llevarán acabo este taller.
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CONTACTO: giselle.zapata-garcia@molina-healthcare.com

Consuma alimentos frescos

busque estos anuncios en los puestos participantes

Agricultores participantes de los Mercados Agrícolas de **Auburn, Burien, Columbia City, Des Moines, Federal Way, Georgetown, Kent, Madrona y Renton** aceptan los cheques del WIC para frutas y verduras y la Tarjeta EBT (estampillas de comida).

para más detalles
Pase por el puesto de información del mercado o llame gratis al 1-800-322-2588

Este beneficio es posible gracias al financiamiento de Salud Pública de Seattle y el Condado de King y el Departamento de Salud y Servicios Humanos.



Market Favorites

Best times for best values!

	Apples	Berries	Cherries, sweet	Green beans	Leafy Greens	Onions	Peaches	Squash, Winter	Tomatoes
Early summer	●	●	●	●	●	●	●	●	●
Mid summer	●	●	●	●	●	●	●	●	●
Late summer	●	●	●	●	●	●	●	●	●
Fall	●	●	●	●	●	●	●	●	●

Lots more food, all season long!
Visit www.pugetsoundfresh.org for more information.

PRODUCED BY:



Printed on recycled paper. File Name: 1105_EBT_SPANISHbrochure.indd ipre_skrau King County DNRP GIS, Visual Communications & Web Unit Archives

Ask how to use your benefits at these markets!

Auburn International Farmers Market
Sundays www.auburnfarmersmarket.org

Burien Farmers Market
Thursdays www.discoverburien.com

Columbia City Farmers Market
Wednesdays www.seattlefarmersmarkets.org/markets/columbia_city

Des Moines Farmers Market
Saturdays www.dmfma.com

Federal Way Farmers Market
Saturdays www.federalwayfarmersmarket.com

Georgetown Farmers Market
Saturdays www.gfma.com

Kent Farmers Market
Saturdays www.kentfarmersmarket.com

Madrona Farmers Market
Fridays www.madronafarmersmarket.com

Maple Valley Farmers Market
Saturdays www.maplevalleyfarmersmarket.org

Renton Farmers Market
Tuesdays www.rentonfarmersmarket.com

Farmers Markets are for everyone!



- fresh food
- great value
- big selection



Farm fresh produce stays fresher longer!

PHOTO: HILARY MCHALEN PHOTOGRAPHY

Made possible by funding from the U.S. Department of Health and Human Services and Public Health - Seattle & King County

Feed your family and help a local farmer!

More ways to pay at many farmers markets!



EBT cards



WIC Fruit/Vegetable Check



WIC Farmers Market Checks



Credit Cards



Make it easy on your budget – combine your funds to shop at markets



There are lots of ways to do it!



It's as easy as 1-2-3

- 1 Go to the market's information booth
- 2 Ask how to use your benefits
- 3 Buy fresh local food!



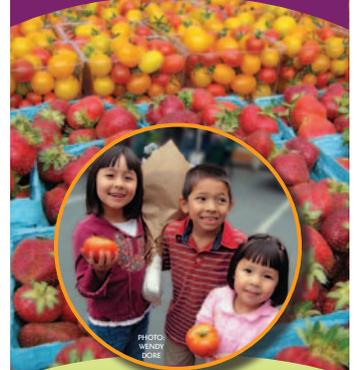
PHOTO: HELSING JUNCTION FARM



To learn more:

visit www.ParentHelp123.org
call 1-800-322-2588 - Family Health Hotline

¡Los mercados agrícolas (Farmers Markets) son para todos!



- alimentos frescos
- calidad a excelentes precios
- gran selección

La difusión de esta información es posible gracias a financiamiento del Departamento de Salud y Servicios Humanos de EE.UU. y Salud Pública de Seattle y el condado de King

Spanish

Farmers Markets are for everyone!

You can use these at select farmers markets:



WIC Fruit/Veg Check



EBT Card



WIC Farmers Market Checks

It's as easy as 1-2-3!

- 1** Go to the market's information booth
- 2** Ask how to use your benefits
- 3** Buy fresh local food!

See other side for list of participating markets.



PHOTO: WENDY DOBE

Made possible by funding from the U.S. Department of Health and Human Services and Public Health - Seattle & King County.

These King County Markets Accept:



EBT Card



WIC Fruit/Veg Check



WIC Farmers Market Checks

Auburn International Farmers Market Sundays, 9 AM–2 PM (6/12–9/25) Auburn Sound Transit Plaza, 23 A St SW, 98001	 
Burien Farmers Market Thursdays, 11 AM–6 PM (5/5–10/13) Burien Town Square, SW 152nd & 5th Pl, 98166	  
Columbia City Farmers Market Wednesdays, 3–7 PM (4/27–10/19) Rainier Ave & S Edmunds St, Seattle, 98118	  
Des Moines Farmers Market Saturdays, 10 AM–2 PM (6/4–10/29) Des Moines Marina, S 227th & Dock St, 98198	  
Federal Way Farmers Market Saturdays, 9 AM–3 PM (5/7–10/29) 31600 20th Ave S, 98003	  
Georgetown Farmers Market Saturdays, 10 AM–3 PM (5/21–10/1) 600 Airport Way S, 98108	  
Kent Farmers Market Saturdays, 9 AM–2 PM (6/4–9/24) Town Square Plaza, between 2nd Ave & Smith St, 98032	  
Madrona Farmers Market Fridays, 3–7 PM (5/20–9/30) MLK Jr. Way & E Union St, 98122	  
Maple Valley Farmers Market Saturdays, 9 AM–1 PM (6/18–10/1) 25700 Maple Valley-Black Diamond Rd SE, 98038	  
Renton Farmers Market Tuesdays, 3–7 PM (6/7–9/27) South 3rd St, Between Logan & Burnett Ave S, 98057	  

 WIC Fruit/Veg Checks
 EBT Cards ("food stamps")
 Credit/Debit Cards

To learn more, go to the market's info. booth, visit www.ParentHelp123.org or call the Family Health Hotline at 1-800-322-2588.

농산물 직거래 시장 (Farmers Markets)은 누구에게나 열려 있습니다

직접 농산물 직거래 시장에서서는 이러한 것들을 이용하실 수 있습니다.



WIC 과일/채소 체크



EBT 카드 (전자 카드)



WIC 농산물 직거래 시장 체크

1-2-3처럼 쉽습니다!

- 1** 시장의 안내 부스로 가기
- 2** 복지혜택 이용방법 물어보기
- 3** 신선한 지역 식품 사기!

참여 시장 목록은 뒷면에 나옵니다.

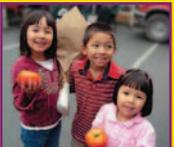


PHOTO: WENDY DOBE

미국 보건복지부의 시애틀 및 킹 카운티의 공공보건부의 자원에 의해 조성

Фермерские рынки открыты для всех!

На некоторых фермерских рынках можно использовать следующие:



Чек WIC на фрукты/овощи



Карточка EBT



Чек WIC для фермерских рынков

Это просто, как 1-2-3!

- 1** Зайдите в справочное бюро рынка
- 2** Спросите, как воспользоваться вашими льготами
- 3** Купите свежие местные продукты!

Список рынков, участвующих в этой программе, смотрите на обороте.



PHOTO: WENDY DOBE

Спонсоры: Министерство здравоохранения и социального обеспечения США, Управление здравоохранения Сиэтла и округа Кинг.

Suuqyada beeraleyda cidwalba ayaa imaankarta!

Suuqyada beeraleyda qaar kamid ah waxaad u isticmaali kartaa waxaynaahayaan:



Jeegaga khudrada iyo Furutada ee WIC



Kaarka EBTga



Jeegaga Suuqa Beeraleyda ee WIC

Waxay u fududahay sida 1-2-3

- 1** Waxaad tagtataa miiska macluumaadka ee suuqa.
- 2** Waxaad wadisaa sida aad kaarka cutada iyo jeegaga WIC u isticmaali lahayd.
- 3** Iibsato cunto degaanka mardhow ka soo go'daya ana cusub.

Dhinaqa kale ka eeg liiska suuqyada ka qayb qaadaya.



PHOTO: WENDY DOBE

Waxaa suuqyada ka dhigay deegaan ka timid hay'ada caalamiga ah ee adeegyada dadka ee Maraykanka (US) iyo caalamiga bulshada ee Seattle iyo King County.

¡Los mercados agrícolas (Farmers Markets) son para todos!

En algunos mercados agrícolas puede utilizar:



Cheques de WIC para frutas y verduras



Targeta EBT ("estampillas de comida")



Cheques de WIC para mercados agrícolas

¡Es tan fácil como 1-2-3!

- 1** Vaya al puesto de información del mercado
- 2** Pregunte cómo utilizar sus beneficios
- 3** ¡Compre alimentos locales frescos!

Vea al reverso la lista de los mercados participantes.

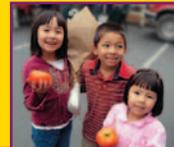


PHOTO: WENDY DOBE

La difusión de esta información es posible gracias a financiamiento del Departamento de Salud y Servicios Humanos de EE.UU. y Salud Pública de Seattle y el condado de King.

Chợ Của Nông Dân là dành cho tất cả mọi người!

Quý vị có thể sử dụng các phương thức thanh toán này tại một số chợ nông dân:



Chi Phiếu Mua Rau Củ Quả của WIC



Thẻ Trợ Cấp Điện Tử EBT



Chi Phiếu WIC Dành Cho Nông Dân

Một việc dễ dàng như đếm 1-2-3!

- 1** Tới quầy thông tin của khu chợ
- 2** Xin được hướng dẫn cách sử dụng các quyền lợi của quý vị
- 3** Mua thực phẩm tươi ngon được trồng tại địa phương!

Xin xem mặt sau để biết danh sách các khu chợ tham gia chương trình.



PHOTO: WENDY DOBE

Chương trình này được cung cấp nhờ nguồn tài trợ của Bộ Y Tế và Dịch Vụ Nhân Sinh Hoa Kỳ cùng Sở Sức Khỏe Công Cộng - Seattle & Quận King.

Korean

Russian

Somali

Spanish

Vietnamese

Farmers Markets are for everyone!



Feed your family and help a local farmer!

SEATTLE MARKETS - 2012 SEASON

Ballard	Sundays, 10am-3pm (year-round)	www.ballardfarmersmarket.wordpress.com
Broadway	Sundays, 11am-3pm (4/22-12/23)	www.seattlefarmersmarkets.org/markets/broadway/broadway
Columbia City	Wednesdays, 3-7pm (5/2-10/17)	www.seattlefarmersmarkets.org/markets/columbia_city
Lake City	Thursdays, 3-7pm (6/14-10/11)	www.seattlefarmersmarkets.org/markets/lake_city
Madrona	Fridays, 3-7pm (5/18-9/28)	www.madronafarmersmarket.wordpress.com
Magnolia	Saturdays, 10am-2pm (6/9-9/29)	www.seattlefarmersmarkets.org/markets/magnolia
Phinney	Fridays, 3-7pm (6/1-10/5)	www.seattlefarmersmarkets.org/markets/phinney
Pike Place Market	Monday-Saturday, 9am-6pm (year-round) Sundays, 9am-5pm (year-round)	www.pikeplacemarket.org
Pike Place Express (City Hall)	Tuesdays, 10am-2pm (6/19-9/25)	www.pikeplacemarket.org
Pike Place Express (S. Lake Union)	Thursdays, 10:30am-2:30pm (6/21-9/27)	www.pikeplacemarket.org
Queen Anne	Thursdays, 3-7:30pm (6/7-10/11)	www.qafma.net
University District	Saturdays, 9am-2pm (year-round)	www.seattlefarmersmarkets.org/markets/u_district
Wallingford	Wednesdays, 3:30-7pm (5/30-9/26)	www.wallingfordfarmersmarket.wordpress.com
West Seattle	Sundays, 10am-2pm (year-round)	www.seattlefarmersmarkets.org

OTHER KING COUNTY MARKETS - 2012 SEASON

Auburn International	Sundays, 9am-2pm (6/10-9/23)	www.auburnfarmersmarket.com
Bellevue	Thursdays, 3-7pm (5/10-10/1) Saturdays, 10am-3pm (6/2-11/17)	www.bellevuefarmersmarket.org
Bothell	Fridays, 12-6pm (6/1-9/28)	www.countryvillagebothell.com/farmersmarket
Burien	Thursdays, 11am-6pm (5/3-10/25)	www.discoverburien.com
Carnation	Tuesdays, 3-7pm (5/1-11/22)	www.carnationfarmersmarket.org
Crossroads (Bellevue)	Tuesdays, 12-6:30pm (5/29-10/3)	www.crossroadsbelleuve.com/specialevents/farmersmarket
Des Moines Waterfront	Saturdays, 10am-2pm (6/2-10/27)	www.dmf.org
Duvall	Thursdays, 3-7pm (5/3-9/27)	www.duvallfarmersmarket.org
Federal Way	Saturdays, 9am-3pm (5/12-10/27)	www.federalwayfarmersmarket.com
Issaquah	Saturdays, 9am-2pm (4/21-10/13)	www.ci.issaquah.wa.us/page.asp?navid=2394
Juanita	Fridays, 3-7pm (5/11-10/5)	www.kirklandwa.gov/juanitafridaymarket
Kent	Saturdays, 9am-2pm (6/2-9/29)	www.kentfarmersmarket.com
Kirkland	Wednesdays, 2-7pm (5/16-10/17)	www.kirklandwednesdaymarket.org
Lake Forest Park	Sundays, 11am-4pm (5/13-10/21)	www.thirdplacecommons.org
Maple Valley	Saturdays, 9am-1pm (6/16-10/6)	www.maplevalleyfarmersmarket.org
Mercer Island	Sundays, 10am-3pm (6/10-10/14)	www.mifarmersmarket.org
North Bend	Thursdays, 4-8pm (6/14-9/13)	www.siviewpark.org
Redmond	Saturdays, 9am-3pm (5/5-10/27)	www.redmondsaturdaymarket.org
Redmond Ridge	Saturdays, 9am-2pm (5/12-10/27)	
Renton	Tuesdays, 3-7pm (6/5-9/25)	www.rentonfarmersmarket.com
Sammamish	Wednesdays, 3-7pm (5/16-10/3)	www.sammamishfarmersmarket.org
Shoreline	Saturdays, 10am-3pm (6/16-10/6)	www.shorelinefarmersmarket.org
Valley Medical Center (Renton)	Sundays, 12-4pm (6/10-9/16)	www.rentonfarmersmarket.com
Vashon	Saturdays, 10am-2pm (4/7-12/15)	www.vigavashon.org
Woodinville	Saturdays, 9am-3pm (5/5-10/13)	www.woodinvillefarmersmarket.com

For more information visit:

www.pugetsoundfresh.org



King County

Market accepts EBT cards (SNAP-food stamp cards)

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Feed your family and help a local farmer!

Farmers Markets are for everyone!



New!

WIC <small>WASHINGTON STATE DEPARTMENT OF HEALTH 200 4TH FLOOR, SEATTLE, WA 98101-3300</small>		<small>*Quit Smoking. 1-800-Quit-Now*</small>		United Community Bank	ISSUES 0000000000
Client ID#: 00000000 Name: Washington, Neal M		Pay To: Any Washington WIC Approved Store		Retailer Stamp ID Here	
First Day To Use Feb 01, 2011	Last Day To Use Mar 03, 2011	Actual Purchase Price \$		Retailer must deposit this check within 60 days of "First Day To Use"	
4 dollars fresh fruits and/or vegetables <small>ATM Checkers: The price you enter on the check must not exceed the dollar amount printed on the check The Client can pay any extra amount</small>		SAMPLE		Customer Signature: <input checked="" type="checkbox"/> Show ID to match name below	
February 2011 0000000000		<input type="checkbox"/> Washington, Patrice S <input type="checkbox"/> Washington, James D			
# 0000000000 # 0000000000		00000000		VOID	

Starting in June, you can use your \$6 and \$10 WIC fruit & vegetable checks at some farmers markets in King County!

Questions? Talk to your WIC staff.

Made possible by funding from Public Health - Seattle & King County and the U.S. Department of Health and Human Services.

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